Filing at a Glance

Company:	Allstate Vehicle and Property Insurance Company
Product Name:	AVPIC Condo
State:	District of Columbia
TOI:	04.0 Homeowners
Sub-TOI:	04.0001 Condominium Homeowners
Filing Type:	Rate/Rule
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Author(s):	Meghan Mulvihill
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State: District of Columbia   *Filing Company:*   Allstate Vehicle and Property Insurance Company
TOI/Sub-TOI: 04.0 Homeowners/04.0001 Condominium Homeowners
Product Name: AVPIC Condo
Project Name/Number: Condo Redesign/RITM01612845

General Information

Project Name: Condo Redesign   Status of Filing in Domicile:

Project Number: RITM01612845   Domicile Status Comments:

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Created By: Meghan Mulvihill   Submitted By: Meghan Mulvihill

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This filing details the introduction of the Allstate Vehicle and Property Insurance Company (AVPIC) Condominium Redesign Product in the District of Columbia. All new Condominium business written on or after October 15, 2018, will be written into AVPIC under the new Condominium Redesign Product. All existing Condominium business in the Allstate Insurance Company (AIC) will remain on its current rating plan, and AIC will be closed to new business. There will be no rate impact to the existing Condominium business in AIC.

The AVPIC Redesign program incorporates the existing program used in AIC with policy and pricing modifications. Please see the included Attachments for the details.

We are targeting an implementation date of October 15, 2018 for new business written on or after October 15, 2018.

The related form filing can be found in SERFF Tr Num: ALSE-131458287

Company and Contact

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Filing Company Information

Allstate Vehicle and Property   CoCode: 37907   State of Domicile: Illinois

Insurance Company   Group Code: 8   Company Type: Property and

2775 Sanders Rd.   Group Name: Allstate   Casualty

Suite A2-W   FEIN Number: 04-2680300   State ID Number:

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Filing Fees

Fee Required?   No

Retaliatory?   No

Fee Explanation:

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking #:	ALSE-131486220	State Tracking #:		Company Tracking #:	R32344: CONDO REDESIGN

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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Rate/Rule Manual R32344		New		5. DC Condo AVPIC Manual IMP10162018.pdf

RULES SECTION

The rules and rate calculations shown in this manual govern the writing of Condominium Owners policies.

RULE 1 - TYPES OF POLICIES

Condominium Owners Policy

The Condominium Owners Policy may be written to insure owners of condominium units. Under Section I, coverage is provided for contents on a "named peril" basis. Coverage for building additions and alterations, loss of use of the residence premises, and condominium loss assessments are also provided, as described in the policy.

RULE 2 - ELIGIBILITY

A. An owner of a condominium unit may be insured under a Condominium Owners Policy, provided the unit owned by the Insured is used exclusively for dwelling purposes.

B. The condominium must be owned by the Named Insured. In the event the Named Insured owns more than one unit, separate policies must be issued for each unit.

C. When a Condominium Owners Policy is issued to a person residing in a multiple unit building, the location must show the unit number or other positive identification in the policy declarations.

RULE 3 - MANDATORY COVERAGES (SECTIONS I AND II)

All policies afford coverage under Section I and Section II.

A.   Section I – Physical Damage

Section I affords coverage against loss to the described dwelling, including attached and unattached structures, and personal property resulting from an insured peril.   Other additional protection is provided such as that for the loss of use of residence premises. The premium affords coverage subject to the limits of liability set forth below.

1.   Coverage A – Building Property Protection

Initially, building property losses are subject to a limit equal to 30% of the Coverage C limit.

The insured has the option to increase or decrease coverage specifically for the dwelling. To determine the appropriate premium, refer to the table in the Supplementary Rate Pages.

2.   Coverage C – Personal Property Protection

Personal Property Protection losses are subject to the limit set forth on the Policy Declarations.

3.   Additional Protection

Additional coverage afforded for non-liability losses not covered by Section I

a.   Coverage D – Additional Living Expense

Initially, Additional Living Expenses are subject to a limit equal to 20% of the Coverage C limit.

The insured has the option to increase or decrease coverage specifically for Additional Living Expense. To determine the appropriate premium, refer to the table in the Supplementary Rate Pages.

B.   Section II – Family Liability and Guest Medical Protection

Section II affords coverage against loss resulting from personal liability and guest medical expense. The premium affords coverage subject to the following limits.

1.   Coverage X – Family Liability Protection - $100,000

2.   Coverage Y – Guest Medical Protection - $1,000

C. Sections I and II (Coverage G - Loss Assessments Coverage)

Loss Assessments Coverage, Coverage G, affords coverage for the Named Insured when required to pay a special assessment when such assessment is levied by the Condominium Association against either the Named Insured and all Condo unit owners, or the Named Insured and some but not all Condo unit owners, in accordance with the governing rules of the association. Coverage includes damages for which the association may be obligated to pay because of physical loss to the Condominium property (Section I) and Liability and Guest Medical payment (Section II). Loss Assessments protection may also cover any portion of the Condominium Association's master policy deductible charged to the insured as a result of a loss to the Condominium property.

Loss Assessments protection is subject to a limit equal to 30% of the Coverage C limit and shall be excess insurance over any insurance collectible under any policy or policies covering the association of all unit owners.

The insured has the option to increase or decrease coverage specifically for Loss Assessments Coverage. To determine the appropriate premium, refer to the Supplementary Rate Pages.

RULE 4 - ENDORSEMENTS

Policies may be endorsed during the policy term subject to the following:

A. Whenever an endorsement or midterm revision is required to correct a policy improperly rated or classified, the rules and rates in effect at the time the policy was written or last renewed shall be used.

B. On endorsements or midterm revisions requested by the Insured for changes in coverage or additional amounts of insurance, the rules and rates in effect at the time the policy was written or last renewed shall be used. Additional or return premiums shall be computed pro rata.

C. Endorsements made in accordance with A. or B. above shall be subject to the following:

No charge will be made and no refund given when the change occurs within 60 days of the expiration date of the policy. If a change occurs within 60 days prior to the anniversary date of an annual payment policy, any charge or refund will be computed from such anniversary date.

D. All other endorsements shall be made without charge or credit.

RULE 5 - DEDUCTIBLES

Policies may be written with the deductibles shown in the Rate Factor Pages applicable to perils insured under Section I. All deductibles apply on a flat (non-disappearing) basis. Deductibles do not apply to Additional Living Expense, Fire Department Charges, Personal Injury, Identity Theft, and Loss Assessments.

Deductibles may also vary for Additional Coverages under Rule 12. If applicable, deductibles for these coverages are shown in the Rate Pages.

RULE 6 - LATE PAYMENT FEE

A policy will be subject to a $10.00 late payment fee which shall be assessable if the minimum amount of premium owed on the policy is not received by the company on or before the due date stated on the policy bill. The company will waive the first assessable late payment fee on the policy. For the purpose of waiver eligibility, policies resulting from Special Business Options (SBOs) such as Cancel/Rewrites, Reinstatements and Customer Moves will be considered the same policy as the preceding policy.

RULE 7 - PREMIUM DETERMINATION

Refer to the Premium Calculation pages in the Rate Pages for instructions on determining the policy's premium. Applicable factors and base rates are also shown in the Rate Pages.

Unless otherwise noted, the policy premium will be determined using the information provided by the policyholder at the time the policy is effective; this information could also affect eligibility for certain coverages. Factual error in rating criteria will be corrected as they are made known to Allstate, and any resulting premium adjustments will be made only for the current policy period or for future policy periods. Refer to Rule 4 – Endorsements for procedures on revising a policy midterm to correct improper rating or misclassification.

Except where otherwise noted in the applicable rule, discounts may be added mid-term upon proof of eligibility. Discounts currently in effect for which the policyholder's eligibility changes midterm will be reevaluated at the beginning of the next policy term.

RULE 8 - INSTALLMENT PLANS

The privilege of allowing the payment of premium in installments may be extended with respect to any premium due. An installment fee of $3.50 shall be charged for each installment requiring a Minimum Amount Due. If the automatic transfer of funds option is selected, an installment fee of $1.50 shall be charged for each installment. No fee shall be charged when the premium is paid under a payroll deduction plan.

RULE 9 - RESTRICTION OF INDIVIDUAL POLICIES

It is permitted, at the request of the named insured, to restrict an individual policy if, because of unusual circumstances or exposures the policy otherwise would not be issued; however, no reduction from the prescribed rate and minimum premium is allowed.

RULE 10 - RESERVED FOR FUTURE USE

RULE 11 - POLICY PERIOD

Policies are written with no fixed date of expiration; however, coverages are continued through the use of annual premium periods. The rates and premiums shown on the rate pages are for a one year period.

RULE 12 - ADDITIONAL COVERAGES

A.   Optional Coverages - Section III

    For the additional premium set forth on the Rate Pages, the following optional coverages may be afforded:

    1.   Coverage BC - Building Codes

    2.   Coverage BP - Increased Coverage on Business Property

    3.   Coverage F - Fire Department Charges

    4.   Coverage J - Extended Coverage on Jewelry, Watches and Furs

    5.   Coverage ST - Increased Coverage on Theft of Silverware

    6.   Personal Property Reimbursement Provision

        This optional coverage extends the Personal Property Protection provided under the policy to a Replacement Cost basis for an additional premium.

B.   Other Endorsements

    For the additional premium set forth on the Supplementary Rate Pages, the following coverages may be added to the Condominium Owners policy by endorsement:

    1.   Coverage CA - Extended Coverage on Cameras

    2.   Coverage DR - Electronic Data Recovery

    3.   Coverage GR - Green Improvement

    4.   Coverage MI - Extended Coverage on Musical Instruments

    5.   Coverage SP - Extended Coverage on Sports Equipment

    6.   Scheduled Personal Property

        Refer to Allstate Insurance Company Scheduled Personal Property Manual.

    7.   Coverage IT - Identity Theft Expenses

        This coverage is only available for primary residences.

8.   <u>Coverage PI</u> - Personal Injury Endorsement

9.   <u>Coverage WB</u> - Water Back-up Endorsement

Separate deductible applies. Refer to Supplementary Rate Pages.

RULE 13 - CANCELLATION

If insurance is cancelled, the earned premium shall be calculated pro rata.

RULE 14 - INTERPOLATION OF POLICY AMOUNTS

Amount of Insurance

For the interpolation of the factor for amounts of insurance not shown in the Rate Factor Pages, please see the Premium Calculation Pages in the Rate Pages.

Reinsurance Charge

For the interpolation of the factor for amounts of insurance not shown in the Net Cost of Reinsurance Rate Factor Pages, please see the Premium Calculation Pages in the Rate Pages.

RULE 15 - PROTECTIVE DEVICE DISCOUNT

To determine the appropriate factor, refer to the Protective Device Discount table shown in the Rate Pages.

A discount will be applied for the installation of theft, fire and/or water alarm systems in the residence in accordance with the following schedule:

A. Fire Protective Device:
   High – Complete home sprinkler system on each floor **or** fire alarm reporting to fire station or central station
   Medium – Partial home sprinkler system on each floor **or** a connected home system with smoke sensors that can send alert notifications to insured mobile device to presence of smoke
   Low – Smoke detector on every floor **and** fire extinguisher
   None – No fire protective device

B. Theft Protective Device:
   High – 24-hour manned security service **or** local burglar alarm **or** burglar alarm reporting to police station or central station
   Medium – A connected home system with window and door sensors that can send alert notifications to insured mobile device
   Low – Dead bolt locks on all exterior doors
   None – No theft protective device

C. Water Protective Device:
   High – A connected home system with water/moisture sensors that can send alert notifications to insured mobile device or central station **and** has the ability to trigger main-level water shutoff through a connected valve
   Low – A connected home system with water/moisture sensors that can send alert notifications to insured mobile device or central station to presence of water/moisture
   None – No water protective device

RULE 16 - ENHANCED PACKAGE

If the policyholder selects the Enhanced Package, refer to the Enhanced Package table shown in the Rate Pages to determine the appropriate factor.

The Enhanced Package includes the following components:

A. Claim Free Bonus

Definition of Claim-Free Bonus Date: The Claim-Free Bonus Date is the effective date of the current policy period if the Enhanced Package is endorsed onto the policy within 60 days after the policy effective date. Otherwise, it is the effective date of the next full policy period after the endorsement of the policy.

Administration of the Claim-Free Bonus:

At each subsequent renewal, 5% of the previous policy term's premium (defined as the total premium excluding premium from optional coverage addends, Net Cost of Reinsurance, and optional limits addends for Coverages A, D, X, Y, and G) and Fixed Expense Premium determined at 45 days prior to the renewal effective date will be returned to the insured provided the following criteria are met:

1. The Enhanced Package applies to the policy 45 days prior to the renewal effective date of the policy.

2. There are no chargeable claims, as defined in Rule 25, with a claim date within the twelve months ending 45 days prior to the policy's renewal effective date.

   Note: If the Claim-Free Bonus Date is less than twelve months prior to the policy's renewal effective date, the 5% credit will not apply.

The Claim-Free Bonus will be returned to the insured in the form of a credit that will be applied to the premium for the next renewal policy period. If the policy does not renew, the credit will be returned in the form of a check.

B. Claim Rate Guard
Claims with a claim date within the twelve-month period ending 45 days prior to the policy effective date are eligible for the Claim Rate Guard Program. For purposes of this rule, the claim date is the date of the incident that resulted in the claim.

A Group D, E, F, or G claim (as defined in Rule 25), will not be considered for purposes of the Claim Rating Program and will not cause the loss of the Claim Free Discount if the following criteria are met:

1. The Enhanced Package applied to the policy on the claim date.

2. For the 60 consecutive months prior to the claim date, no other Group D, Group E, Group F, or Group G claim has been waived under the Claim Rate Guard Program.

Note: For policies not receiving the Claim Free Discount, claims waived under the Claim Rate Guard Program will be considered for purposes of determining future eligibility for the Claim Free Discount.

RULE 17 - MULTIPLE POLICY DISCOUNT

To determine the appropriate factor, refer to the Multiple Policy Discount table shown in the Rate Pages. For supporting lines listed in the Rate Pages, the discount will only be applied once to the condominium policy.

A. The Multiple Policy Discount factor will apply when the named insured or spouse is also the named insured on a Private Passenger Auto, Mobile Home, Manufactured Home, Owners, Renters, Condominium, Landlords Package Policy, Recreational Vehicle, Off Road Vehicle, Motorcycle, Motor Home, Boatowners, or a Personal Umbrella Policy written by a Qualifying Company.

   For the purposes of this rule, the following companies are considered Qualifying Companies:

   Allstate Insurance Company
   Allstate Property and Casualty Insurance Company
   Allstate Indemnity Company
   Allstate Northbrook Indemnity Company
   Castle Key Insurance Company
   Castle Key Indemnity Company
   Allstate Texas Lloyd's
   Allstate County Mutual Insurance Company
   Allstate Fire and Casualty Insurance Company
   Allstate Vehicle and Property Insurance Company
   Allstate New Jersey Insurance Company
   Allstate New Jersey Property and Casualty Insurance Company

B. The Multiple Policy Discount factor will apply when the named insured or spouse is also the owner, insured, or payor on an individual life insurance policy or mortgage term life insurance certificate written by a person acting as or on behalf of an Allstate Agent in one of the following companies:

   Allstate Life Insurance Company
   Lincoln Benefit Life Company
   Allstate Life Insurance Company of New York
   American Heritage Life Insurance Company
   Allstate Assurance Company

   excluding agents appointed with Allstate through entities not owned by or affiliated with Allstate Insurance Company, such as Broker-Dealers (e.g, Merrill Lynch), Banks (e.g., Chase) and Master Brokerage Agencies (MBAs).

RULE 18 - RESERVED FOR FUTURE USE

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RULE 19 - RESPONSIBLE PAYMENT DISCOUNT

To determine the appropriate factor, refer to the Responsible Payment Discount table shown in the Rate Pages.

The Responsible Payment Discount factor will be determined based on the following characteristics:

A. Number of Mortgages: The total number of mortgages that the named insured and/or spouse have on the insured dwelling.

B. Payment Type:
1. Third Party Payor
    a. Escrow Payment: premiums are paid by a separate fund established by the mortgage company designated to pay for insurance premiums.

2. First Party Payor
    a. Insured Paid Premium in Full: premium must be paid in full by the insured.

        i. At new business, the policy premium must be paid in full by the insured on the date at which the policy is bound.

        ii. At renewal, the policy premium must be paid in full by the insured by the time the first bill following the renewal effective date has been generated by the system.
        Note: For automatic payment plans, the full policy premium must be scheduled for withdrawal or scheduled to be charged by the time the first bill following the renewal effective date has been generated by the system.

    b. Insured Paid Premium in Installments: premium is paid in installments by the insured.

    Exception: For new business policies, if the insured intends to pay through escrow by the first renewal, Escrow Payment will apply. For renewal policies, the payor will be determined 45 days prior to the renewal effective date.

C. Payment History:
1. Initial Qualification: All policies will initially be qualified as having Good Payment History.

2. Subsequent Qualification: The policy will be evaluated prior to each renewal to determine which level the policy qualifies for at such renewal.
    a. Good Payment History – no cancellation notices or notices of non-payment have been sent to the named insured during the most recent prior 12-month period ending 45 days prior to the renewal effective date.

      b. Cancellation Notice – a notice of cancellation for non-payment of premium applicable to the policy was sent to the named insured during the most recent prior 12-month period ending 45 days prior to the renewal effective date.

Note: This discount will only be applied at the beginning of a policy period.

Number of Mortgages	Payment Type	Payment History	Group
0	Insured Paid Premium in Installments	Good Payment History	1
1	Insured Paid Premium in Installments	Good Payment History	2
2+	Insured Paid Premium in Installments	Good Payment History	3
0	Escrow Payment	Good Payment History	4
1	Escrow Payment	Good Payment History	5
2+	Escrow Payment	Good Payment History	6
0	Insured Paid Premium in Full	Good Payment History	7
1	Insured Paid Premium in Full	Good Payment History	8
2+	Insured Paid Premium in Full	Good Payment History	9
0	Insured Paid Premium in Installments	Cancellation Notice	10
1	Insured Paid Premium in Installments	Cancellation Notice	11
2+	Insured Paid Premium in Installments	Cancellation Notice	12
0	Escrow Payment	Cancellation Notice	13
1	Escrow Payment	Cancellation Notice	14
2+	Escrow Payment	Cancellation Notice	15
0	Insured Paid Premium in Full	Cancellation Notice	16
1	Insured Paid Premium in Full	Cancellation Notice	17
2+	Insured Paid Premium in Full	Cancellation Notice	18

RULE 20 - EARLY SIGNING DISCOUNT

To determine the appropriate factor, refer to the Early Signing Discount table shown in the Rate Pages.

If the following criteria are met, the policy qualifies for the Early Signing Discount.

A. The application for the condominium policy is completed 7 or more days before the policy effective date at New Business.

B. The policyholder's prior condominium insurance carrier is not Allstate Insurance Company, Allstate Indemnity Company, Allstate New Jersey Insurance Company, Allstate New Jersey Property and Casualty Insurance Company, Allstate Property and Casualty Insurance Company, Allstate Fire and Casualty Insurance Company, Allstate Vehicle and Property Insurance Company, Castle Key Insurance Company, Castle Key Indemnity Company, Allstate Northbrook Indemnity Company, Allstate Texas Lloyd's or Allstate County Mutual Insurance Company.

Exception: In the case of a customer move from another state, if the policy was receiving the Early Signing Discount in the previous state, the discount will also apply to the condominium policy.

RULE 21 - LOYALTY DISCOUNT

To determine the appropriate factor, refer to the Loyalty Discount table shown in the Rate Pages.

The Loyalty Discount will apply for renewing policies that have been with Allstate Vehicle and Property Insurance Company for at least one prior policy period.

Exception: In the case of a customer move, the time spent with the previous Qualifying Company, as defined in Rule 25, will be treated as time with Allstate Vehicle and Property Insurance Company.

RULE 22 - THE GOOD HANDS PEOPLE® DISCOUNT

If a named insured or spouse show the requisite proof of being a qualified member of an approved group, multiply the otherwise applicable package premium by the factor displayed in the Rate Factor Pages.

RULE 23 - RESERVED FOR FUTURE USE

RULE 24 - RATING GROUP

To determine the appropriate factor, refer to the Rating Group table shown in the Condominium Array Factor Pages.

Each policy will be assigned to a Rating Group based on the Insurance Score assigned when the credit report(s) ordered in connection with the policy were requested. Credit report(s) will be obtained for one named insured, and for that named insured's spouse, if applicable.

A. INITIAL RATING GROUP ASSIGNMENT

For Rating Group assignment on or after 10/15/2018:

Rating Group	Insurance Score	Rating Group	Insurance Score
1	0-231	26	415-421
2	232-250	27	422-427
3	251-266	28	428-434
4	267-279	29	435-441
5	280-291	30	442-448
6	292-297	31	449-452
7	298-305	32	453-458
8	306-313	33	459-464
9	314-320	34	465-471
10	321-326	35	472-479
11	327-332	36	480-487
12	333-338	37	488-495
13	339-343	38	496-503
14	344-349	39	504-512
15	350-354	40	513-522
16	355-360	41	523-531
17	361-366	42	532-541
18	367-372	43	542-551
19	373-378	44	552-562
20	379-384	45	563-575
21	385-390	46	576-590
22	391-396	47	591-606
23	397-402	48	607-626
24	403-408	49	627-657
25	409-414	50	658-999

The Rating Group will be assigned at the time of the last credit report ordering, regardless of the effective date of the policy.

With respect to credit reports requested on and after 10/15/2018 where a credit report cannot be obtained, or where a credit report consists only of inquiries, an Insurance Score will be assigned based on the age of the individual at the time of the credit report request as follows:

Age	Insurance Score
Less than 22 years old	495
22 – 64 years old	495
65 years old or older	352

The policy of any insured whose credit report was ordered by Allstate Vehicle and Property Insurance Company for the purpose of Rating Group determination pursuant to this rule on or after 10/15/2018 may, at Allstate's sole discretion, be assigned to Rating Group 15 retroactive to the most recent effective date of the policy, if such insured provides proof acceptable to Allstate that his or her credit information has been negatively impacted by any of the following extraordinary circumstances: divorce or dissolution of marriage or Civil Union Partnership under District of Columbia law; death of a spouse or member of the same household; involuntary unemployment; catastrophic medical expense; care of adult dependent; identity theft; long-term injury, illness, or disability; care of a dependent grandchild; or domestic violence.

B. SUBSEQUENT RATING GROUP ASSIGNMENT

A notice will be provided to the insured annually informing them that they can request Allstate Vehicle and Property Insurance Company order a new credit report(s). At each renewal, the same Rating Group will continue to apply unless at renewal the following applies:

Only once annually at the named insured's request, a new credit report(s) will be obtained for all applicable insureds on the policy at the time of reorder. The reorder will be done according to the procedure regarding ordering of credit reports that is in effect for Allstate Vehicle and Property Insurance Company at the time of the reorder, and the applicable Rating Group will be assigned as determined in Section A.

Note: If named insured requests a credit report reorder(s) less than 55 days prior to the renewal effective date of the policy, the updated Rating Group will be reflected in the next policy period.

The policy of any insured whose credit report was ordered by Allstate Vehicle and Property Insurance Company for the purpose of Rating Group determination pursuant to this rule on or after 10/15/2018 may, at Allstate's sole discretion, be assigned to Rating Group 15 retroactive to the most recent effective date of the policy, if such insured provides proof acceptable to Allstate that his or her credit information has been negatively impacted by any of the following extraordinary circumstances: divorce or dissolution of marriage or Civil Union Partnership under District of Columbia law; death of a spouse or member of the same household; involuntary unemployment; catastrophic medical expense; care of adult dependent; identity theft; long-term injury, illness or disability; care of a dependent grandchild; or domestic violence.

C. CREDIT REPORT REORDERS

In the event it is necessary to reorder any credit report(s) other than for reasons listed in Section B above, all credit reports needed to assign the policy to a Rating Group will be reordered. New credit report(s) will be obtained for all applicable insureds on the policy at the time of the reorder, according to the procedure regarding ordering of credit reports that is in effect for Allstate Vehicle and Property Insurance Company at the time of the reorder, and the applicable Rating Group will be assigned as determined in Section A.

RULE 25 - CLAIM RATING

To determine the appropriate factor, refer to the Claim Rating table shown in the Rate Pages.

The factors will be determined based on a policyholder's chargeable claim experience. Determination of the chargeability of claims and reclassification due to the time elapsed since claims became chargeable will occur at each renewal.

Definition of a Qualifying Company: A Qualifying Company is defined as Allstate Insurance Company, Allstate Indemnity Company, Allstate Property and Casualty Insurance Company, Allstate Fire and Casualty Insurance Company, Allstate Vehicle and Property Insurance Company, Castle Key Insurance Company, Castle Key Indemnity Company, Allstate New Jersey Insurance Company, Allstate New Jersey Property and Casualty Insurance Company, Allstate County Mutual Insurance Company, and Allstate Texas Lloyd's.

Administration of claim rating:

Claim Rating Factors: The claim rating factors are shown in the Rate Pages. The Claim Rating factor will be determined based on the following characteristics:

A. Number of claims

B. Claim type:

- Group D:
  - Fire - fire, explosion, smoke (excluding lightning)

- Group E:
  - Theft – theft (on and off premises), mysterious disappearance (on and off premises), burglary, credit card fidelity, theft from an unattended vehicle.
  - Liability – any type of liability (excluding medical payments).
  - Vandalism – vandalism and malicious mischief, riot and civil commotion.

- Group F:
  - All Other Claims – excluding the following types of claims: medical payments, worker's compensation, mine subsidence, earthquake, Allstate Scheduled Personal Property, and those claim types listed in Group D, E, and G.

- Group G:
  - Water – water, freeze, and water backup.

Definition of Chargeable Claim: In order for a claim to be chargeable, the incident resulting in a claim must have occurred during the three year period prior to the policy effective date and must have been a Group D, Group E, Group F, or Group G claim. For purposes of this rule, the claim date is the date of the incident that resulted in the claim.

1. Claims that occurred under a named insured's prior Owners, Renters, Condominium, Mobile Home, or Manufactured Home insurance policy, as well as claims that occurred under the current Condominium Owners policy, will be considered in determining claim chargeability.

2. For renewal business, claims will be evaluated as of 45 days prior to the policy effective date. Incidents with a claim date occurring in the 45 days prior to the policy effective date will not be considered until the next renewal.

3. Claims paid for which payments do not exceed $250 are not considered chargeable.

Exceptions:

1. A claim will not be considered chargeable if the claim occurred under a prior policy and the current policy is a secondary or rented residence policy, except if the claim occurred at the same insured's residence and had been chargeable under a policyholder's previous Qualifying Company policy.

2. A claim will not be considered chargeable if it has paid losses attributable and identifiable only as additional living expense.

3. A claim will not be considered chargeable if it has paid losses attributable and identifiable only as identity theft expenses.

Claim Surcharge Waiver: A chargeable claim (as defined above), that occurred under a District of Columbia Condominium Owners policy after a policyholder's first policy effective date following 10/15/2018, will be considered not chargeable if for the 60 consecutive months prior to the claim occurrence date:

1. the named insured or spouse has maintained a Qualifying Company Owners, Renters, Condominium, Mobile Home, or Manufactured Home insurance policy, and

2. no other Group D, Group E, Group F, or Group G claim has occurred that resulted in a paid loss totaling more than $250.

The Claim Surcharge Waiver does not apply to any claim with a claim date occurring while the Enhanced Package (as defined in Rule 16) applies to the policy.

RULE 26 - CLAIM FREE DISCOUNT

To determine the appropriate factor, refer to the Claim Free Discount table shown in the Rate Pages.

The Claim Free Discount factor will be determined based on a policyholder's chargeable claim experience. Determination of the chargeability of claims and reclassification due to the time elapsed since claims became chargeable will occur at each renewal. For purposes of this rule, the claim date is the date of the incident that resulted in the claim.

A policy qualifies for the Claim Free Discount if both the following conditions apply:

1. The named insured or spouse has maintained a Owners, Renters, Condominium, Mobile Home, or Manufactured Home insurance policy issued by a non-residual market insurer for the twelve months prior to the effective date of the policy period for which a premium is being determined, and

2. No Group D, Group E, Group F, or Group G claim (as defined in Rule 25) with a claim date during the twelve month period prior to the policy effective date of the policy period for which a premium is being determined.

   Notes:

   a) Any chargeable Group D, Group E, Group F, or Group G claim (as defined in Rule 25) which occurred under a Named Insured's prior Owners, Renters, Condominium, Mobile Home, or Manufactured Home insurance policy, as well as under the current Condominium Owners policy, with a claim date during the applicable time period, will disqualify a policy for the Claim Free Discount. Claims to which the Claim Surcharge Waiver (as defined in Rule 25) is applied will disqualify a policy for the Claim Free Discount. Claims paid for which payments do not exceed $250 will not disqualify a policy for the Claim Free Discount.

   b) For renewal business, the time elapsed since a chargeable claim will be evaluated as of 45 days prior to the policy effective date. Claims with a claim date occurring in the 45 days prior to the effective date of the policy period for which a premium is being determined will not be considered until the next renewal.

RULE 27 - WELCOME DISCOUNT

To determine the appropriate factor, refer to the Welcome Discount table shown in the Rate Pages.

The Welcome Discount will apply if the named insured or spouse has previously had insurance on the condominium, or just purchased the condominium.

Exception: In the case of a customer move, the time spent with the previous Qualifying Company, as defined in Rule 25, will be treated as time with Allstate Vehicle and Property Insurance Company.

RULE 28 - HOME BUYER DISCOUNT

To determine the appropriate factor, refer to the Home Buyer Discount factor shown in the Rate Pages.

If the following criterion is met, the policy qualifies for the Home Buyer Discount.

The property must be insured with a Qualifying Company, as defined in Rule 25, within 5 years of purchase.

The discount will be re-evaluated at each renewal and will continue to apply until years since purchase exceeds 5 years.

RULE 29 - ALLSTATE® EASY PAY PLAN DISCOUNT

To determine the appropriate factor, refer to the Allstate® Easy Pay Plan Discount factor shown in the Rate Pages.

A discount is allowed when the policy premium is paid through the Allstate® Easy Pay Plan. The Allstate® Easy Pay Plan is a payment method offered to customers who request their premium payment be withdrawn automatically from their checking or savings account.

The discount will only be applied at the beginning of a policy period and will continue to apply throughout the policy period. If a policy enrolls in the Allstate® Easy Pay Plan after a policy period begins, such policy will not be eligible for this discount during that policy period.

For subsequent renewals, the discount will apply if the policy is participating in the Allstate® Easy Pay Plan, and enrolled prior to the effective date of such renewal.

RULE 30 - SMOKE-FREE DISCOUNT

To determine the appropriate factor, refer to the Smoke-Free Discount factor shown in the Rate Pages.

A discount will be applied when no occupant of the insured dwelling smokes. An occupant is defined as a person who regularly resides in the insured dwelling.

RULE 31 - CONDOMINIUM ARRAY FACTOR

To determine the appropriate factor, refer to the Condominium Array Factor Pages shown in the Rate Pages.

The Condominium Array Factor will be determined based on the following characteristics:

A. <u>Condominium Rate Adjustment Factor</u>

B. <u>Construction Type</u>

    1. <u>Brick</u>
    Brick is defined as a dwelling with majority of the walls of brick, stone or masonry construction.

    2. <u>Frame and All Other</u>
    All other construction types.

C. <u>Rating Group</u>
Each policy will be assigned to a Rating Group, as described in Rule 24.

D. <u>Number of Fire (Group D) Claims in the past 3 years</u>
Each policy will be evaluated for past Fire (Group D) Claims in the past 3 years, as described in Rule 25.

E. <u>Number of Theft/Liability (Group E) Claims in the past 3 years</u>
Each policy will be evaluated for past Theft/Liability (Group E) Claims in the past 3 years, as described in Rule 25.

F. <u>Number of All Other (Group F) Claims in the past 3 years</u>
Each policy will be evaluated for past All Other (Group F) Claims in the past 3 years, as described in Rule 25.

G. <u>Number of Water (Group G) Claims in the past 3 years</u>
Each policy will be evaluated for past Water (Group G) Claims in the past 3 years, as described in Rule 25.

H. <u>Age of Condominium</u>

1. Age of Condominium at Policy Inception is defined as the difference between the calendar year during which the policy being rated becomes effective and the calendar year in which the condominium was built or significantly improved.

2. Age of Condominium since Policy Inception is defined as the difference between the current effective calendar year and the original policy effective year.

I. Residence Class Factor by Number of Weeks Rented
    The Residence Classes are defined as:

1. Primary Only

    The insured property is the primary residence and the insured does not insure a secondary residence with a Qualifying Company, as defined in Rule 25.

2. Primary, Owns Secondary

    The insured property is the primary residence and the insured insures a secondary residence with a Qualifying Company, as defined in Rule 25.

3. Secondary

    The insured property is not the primary residence and does not have continuous un-occupancy of three or more consecutive months during any one year period.

4. Secondary/No Primary

    The insured property is not the primary residence and does not have continuous un-occupancy of three or more consecutive months during any one year period. The insured does not insure a primary residence with a Qualifying Company, as defined in Rule 25.

5. Secondary – Seasonal

    The insured property is not the primary residence and has continuous un-occupancy of three or more consecutive months during any one year period.

6. Secondary – Seasonal/No Primary

    The insured property is not the primary residence and has continuous un-occupancy of three or more consecutive months during any one year period. The insured does not insure a primary residence with a Qualifying Company, as defined in Rule 25.

7. Rented – Portion of Primary Residence to Same Tenant

    The insured property is a primary residence and a portion of this residence is rented out for up to 52 weeks a year to the same tenant.

8. Rented – Portion of Primary Residence to Multiple Tenants

    The insured property is a primary residence and a portion of this residence is rented out for up to 52 weeks a year to more than one tenant.

9. Rented – Total Primary Residence to Same Tenant

    The insured property is a primary residence and the total residence is rented out to the same tenant for a maximum of 25 weeks per year.

10. Rented – Total Primary Residence to Multiple Tenants

    The insured property is a primary residence and the total residence is rented out to more than one tenant for a maximum of 25 weeks per year.

11. Rented – Portion of Secondary Residence to Same Tenant
The insured property is not the primary residence and a portion of this residence is rented out for up to 52 weeks a year to the same tenant.

12. Rented – Portion of Secondary Residence to Multiple Tenants
The insured property is not the primary residence and a portion of this residence is rented out for up to 52 weeks a year to more than one tenant.

13. Rented – Total Secondary Residence to Same Tenant
The insured property is not the primary residence and the total residence is rented out for up to 52 weeks a year to the same tenant.

14. Rented – Total Secondary Residence to Multiple Tenants
The insured property is not the primary residence and the total residence is rented out for up to 52 weeks a year to more than one tenant.

The number of weeks rented are defined as the number of weeks per year the residence is used for rental purposes.

J. Condominium Floor Rating
Condominium Floor Rating is defined as the livable level on which the insured dwelling is located. If the unit occupies more than one floor, the lowest floor that it occupies will be used for rating purposes.

K. Square Footage
Square Footage is calculated as the exterior dimensions of the heated, above ground, living space and built-in garages, if any (excludes basements, attached garages, detached garages, and porches).

L. Canine Factor
A Canine Factor will be applied when the insured keeps a dog in or around the residence premises.

M. Roof Shape
Roof Shape is defined as Flat or All Other.

N. Condominium Type Factor
    The Condominium Types are defined as:

1. Low-Rise Condominium – Exterior Entryway: A multi-unit building with three or less stories above grade, for which each unit has its own entrance to the outside.

2. Low-Rise Condominium – Interior Entryway: A multi-unit building with three or less stories above grade, for which each unit entrance is located within the building.

3. Mid-Rise Condominium: A multi-unit building with four to nine stories above grade.

4. High-Rise Condominium: A multi-unit building with ten or more stories above grade.

5. Townhouse With Basement: A dwelling unit, generally having two or more floors with at least one floor below grade, attached to other similar units via common walls. A townhouse is typically located within a planned development community which provides for clustered housing and common open space.

6. Townhouse Without Basement: A dwelling unit, generally having two or more floors with none below grade, attached to other similar units via common walls. A townhouse is typically located within a planned development community which provides for clustered housing and common open space.

7. Rowhouse With Basement: A dwelling unit with at least one floor below grade, attached to other identical or nearly identical units, generally with a common façade. Rowhouses typically line a street in a row and are not grouped in different layouts within a development community.

8. Rowhouse Without Basement: A dwelling unit with no floors below grade, attached to other identical or nearly identical units, generally with a common façade. Rowhouses typically line a street in a row and are not grouped in different layouts within a development community.

9. Detached Condominium With Basement: A condominium with at least one floor below grade that does not share any common walls with other units.

10. Detached Condominium Without Basement: A condominium with no floors below grade that does not share any common walls with other units.

O. Age of Oldest Resident
    Age of oldest is defined as the age of the oldest resident, either the named insured or spouse, as of the effective date of the policy period for which a premium is being determined.

P. Number of Occupants
Number of occupants is defined as the number of people who regularly reside in the dwelling.

Q. Number of Bathrooms
Number of Bathrooms is defined as the count of 1/2, 3/4, and full bathrooms in the insured dwelling.

R. Territorial Zone

DISTRICT OF COLUMBIA
CONDOMINIUM OWNERS
PREMIUM CALCULATION PAGES

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

STEP #

1	BASE RATE (RFP - 1)	
2	ZONE RELATIVITY FACTOR (RFP - 1 to RFP - 2)	x
3	AMOUNT OF INSURANCE FACTOR (RFP - 3)	x
4	CLAIM RATING FACTOR (RFP - 3)	x
5	CLAIM FREE DISCOUNT (RFP - 4)	x
6	HOME BUYER DISCOUNT (RFP - 4)	x
7	PROTECTIVE DEVICE DISCOUNT (RFP - 4)	x
8	DEDUCTIBLE FACTOR (RFP - 5)	x
9	PERSONAL PROPERTY REIMBURSEMENT PROVISION (RFP - 5)	x
10	MULTIPLE POLICY DISCOUNT (RFP - 5)	x
11	ALLSTATE EASY PAY PLAN DISCOUNT (RFP - 5)	x
12	RESPONSIBLE PAYMENT DISCOUNT (RFP - 6)	x
13	EARLY SIGNING DISCOUNT (RFP - 6)	x
14	WELCOME DISCOUNT (RFP - 6)	x
15	LOYALTY DISCOUNT (RFP - 6)	x
16	SMOKE-FREE DISCOUNT (RFP - 6)	x
17	THE GOOD HANDS PEOPLE® DISCOUNT (RFP - 6)	x
18	ENHANCED PACKAGE FACTOR (RFP - 6)	x
19	COVERAGE BC - BUILDING CODES FACTOR (RFP - 6)	x
20	CONDOMINIUM ARRAY FACTOR (PCP - 4, STEP 2S)	x
21	FIXED EXPENSE POLICY FEE (SRP - 1)	+
22	ADDITIONAL PREMIUM [1] (PCP - 3, LINE 48)	+
23	**TOTAL COVERAGE PREMIUM**	=
24	**TOTAL COVERAGE PREMIUM SUBJECT TO MINIMUM PREMIUM***	=

	NET COST OF REINSURANCE (NCOR)	
25	BASE RATE (NCOR - 1)	
26	RATE ADJUSTMENT FACTOR (NCOR - 1)^	x
27	NET COST OF REINSURANCE LIMITS FACTOR (NCOR - 1)	x
28	**TOTAL NCOR PREMIUM**	=

29	**TOTAL POLICY PREMIUM (LINE 24 + 28)**	=

[1] Additional premium applicable for endorsements, increased limits, additional coverage, or additional coverage deductible buy-downs, and subtract any applicable credit for reduced coverage shown on the Supplementary Rate Pates. Where applicable, use the same deductible amount applicable to Coverage C.

* Minimum Premium Amount is $160

^ Round step to three decimals

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

STEP
#

	CHANGE IN LIMITS ADDENDS	
1	COVERAGE A - BUILDING PROPERTY PROTECTION (SRP - 1)	
2	COVERAGE D - ADDITIONAL LIVING EXPENSES (SRP - 1)	+
3	COVERAGE X - FAMILY LIABILITY PROTECTION (SRP - 2)	+
4	COVERAGE Y - GUEST MEDICAL PROTECTION (SRP - 2)	+
5	COVERAGE G - LOSS ASSESSMENTS (SRP - 2)	+
6	**TOTAL INCREASED LIMITS ADDENDS**	=

	OPTIONAL COVERAGES ADDENDS	

	COVERAGE BP - INCREASED COVERAGE ON BUSINESS PROPERTY	
7	COVERAGE BP - INCREASED COVERAGE ON BUSINESS PROPERTY PREMIUM (SRP - 2)	
8	DEDUCTIBLE FACTOR (RFP - 5)	x
9	**TOTAL COVERAGE BP - INCREASED COVERAGE ON BUSINESS PROPERTY PREMIUM**	=

	COVERAGE CA - EXTENDED COVERAGE ON CAMERAS	
10	COVERAGE CA - EXTENDED COVERAGE ON CAMERAS PREMIUM (SRP - 2)	
11	DEDUCTIBLE FACTOR (RFP - 5)	x
12	**TOTAL COVERAGE CA - EXTENDED COVERAGE ON CAMERAS PREMIUM**	=

	COVERAGE DR - ELECTRONIC DATA RECOVERY	
13	COVERAGE DR - ELECTRONIC DATA RECOVERY PREMIUM (SRP - 3)	
14	DEDUCTIBLE FACTOR (RFP - 5)	x
15	**TOTAL COVERAGE DR - ELECTRONIC DATA RECOVERY PREMIUM**	=

	COVERAGE F - FIRE DEPARTMENT CHARGES	
16	COVERAGE F - FIRE DEPARTMENT CHARGES PREMIUM (SRP - 3)	
17	**TOTAL COVERAGE F - FIRE DEPARTMENT CHARGES PREMIUM**	=

	COVERAGE GR - GREEN IMPROVEMENT	
18	AMOUNT OF INSURANCE FOR COVERAGE A	
19	1,000	/
20	COVERAGE A FACTOR FOR GREEN IMPROVEMENT (SRP - 3)	x
21	DEDUCTIBLE FACTOR (RFP - 5)	x
22	TOTAL COVERAGE A PREMIUM FOR GREEN IMPROVEMENT	=
23	AMOUNT OF INSURANCE FOR COVERAGE C	
24	1,000	/
25	COVERAGE C FACTOR FOR GREEN IMPROVEMENT (SRP - 3)	x
26	DEDUCTIBLE FACTOR (RFP - 5)	x
27	TOTAL COVERAGE C PREMIUM FOR GREEN IMPROVEMENT	=
28	**TOTAL COVERAGE GR - GREEN IMPROVEMENT PREMIUM (LINE 22 + LINE 27)**	=

	COVERAGE IT - IDENTITY THEFT	
29	COVERAGE IT - IDENTITY THEFT PREMIUM (SRP - 3)	
30	**TOTAL COVERAGE IT - IDENTITY THEFT PREMIUM**	=

	COVERAGE J - EXTENDED COVERAGE ON JEWELRY, WATCHES & FURS	
31	COVERAGE J - EXTENDED COVERAGE ON JEWELRY, WATCHES & FURS PREMIUM (SRP - 3)	
32	DEDUCTIBLE FACTOR (RFP - 5)	x
33	**TOTAL COVERAGE J - EXTENDED COVERAGE ON JEWELRY, WATCHES & FURS PREMIUM**	=

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

OPTIONAL COVERAGES ADDENDS CONTINUED

STEP
#

	COVERAGE MI - EXTENDED COVERAGE ON MUSICAL INSTRUMENTS	
34	COVERAGE MI - EXTENDED COVERAGE ON MUSICAL INSTRUMENTS PREMIUM (SRP - 3)	
35	DEDUCTIBLE FACTOR (RFP - 5)	x
36	**TOTAL COVERAGE MI - EXTENDED COVERAGE ON MUSICAL INSTRUMENTS PREMIUM**	=

	COVERAGE SP - EXTENDED COVERAGE ON SPORTS EQUIPMENT	
37	COVERAGE SP - EXTENDED COVERAGE ON SPORTS EQUIPMENT PREMIUM (SRP - 4)	
38	DEDUCTIBLE FACTOR (RFP - 5)	x
39	**TOTAL COVERAGE SP - EXTENDED COVERAGE ON SPORTS EQUIPMENT PREMIUM**	=

	COVERAGE ST - INCREASED COVERAGE ON THEFT OF SILVERWARE	
40	COVERAGE ST - INCREASED COVERAGE ON THEFT OF SILVERWARE PREMIUM (SRP - 4)	
41	DEDUCTIBLE FACTOR (RFP - 5)	x
42	**TOTAL COVERAGE ST - INCREASED COVERAGE ON THEFT OF SILVERWARE PREMIUM**	=

	COVERAGE WB - WATER BACK-UP ENDORSEMENT	
43	COVERAGE WB - WATER BACK-UP ENDORSEMENT (SRP - 4)	
44	**TOTAL COVERAGE WB - WATER BACK-UP ENDORSEMENT PREMIUM**	=

	COVERAGE PI - PERSONAL INJURY ENDORSEMENT	
45	COVERAGE PI - PERSONAL INJURY ENDORSEMENT (SRP - 4)	
46	**TOTAL COVERAGE PI - PERSONAL INJURY ENDORSEMENT PREMIUM**	=

47	**TOTAL OPTIONAL COVERAGES PREMIUM (LINES 9 + 12 + 15 + 17 + 28 + 30 + 33 + 36 + 39 + 42 + 44 + 46)**	=

48	**TOTAL ADDITIONAL PREMIUM (LINE 6 + LINE 47)**	=

STEP #	**CONDOMINIUM ARRAY FACTOR**	
	UNLESS OTHERWISE NOTED, ROUND TO TEN DECIMAL PLACES AFTER EACH STEP	
2A	Condominium Rate Adjustment Factor (CAFP-1)	
2B	Construction Type (CAFP-1)	x
2C	Rating Group (CAFP-1)	x
2D	Number of Fire (Group D) Claims in the past 3 years (CAFP-2)	x
2E	Number of Theft/Liability (Group E) Claims in the past 3 years (CAFP-2)	x
2F	Number of All Other (Group F) Claims in the past 3 years (CAFP-2)	x
2G	Number of Water (Group G) Claims in the past 3 years (CAFP-2)	x
2H	Age of Condominium (CAFP-3 to CAFP-4)	x
2I	Residence Class Factor by Number of Weeks Rented (CAFP-5)	x
2J	Condominium Floor Rating (CAFP-6)	x
2K	Square Footage (CAFP-6)	x
2L	Canine Factor (CAFP-7)	x
2M	Roof Shape (CAFP-7)	x
2N	Condominium Type Factor (CAFP-7)	x
2O	Age of Oldest Resident (CAFP-8)	x
2P	Number of Occupants (CAFP-9)	x
2Q	Number of Bathrooms (CAFP-9)	x
2R	Territorial Zone (CAFP-10 to CAFP-11)	x
2S	**Total Condominium Array Factor (Round to four decimal places)**	=

DISTRICT OF COLUMBIA
CONDOMINIUM OWNERS
PREMIUM CALCULATION PAGES

AMOUNT OF INSURANCE INTERPOLATION
ROUND TO FOUR DECIMAL PLACES AFTER EACH CALCULATION UNLESS OTHERWISE NOTED

	If amount of insurance NOT shown on the Amount of Insurance Scale (RFP - 3) and less than $20,000	
STEP #		
1a	$20,000	
2a	AMOUNT OF INSURANCE	-
3a	1,000	/
4a	FACTOR FOR EACH ADDITIONAL 1,000 (RFP - 3)	x
5a	DIFFERENCE IN AMOUNTS OF INSURANCE FACTORS	=
6a	$20,000 AMOUNT OF INSURANCE FACTOR (RFP - 3)	
7a	DIFFERENCE IN AMOUNTS OF INSURANCE FACTORS (From step 5a)	-
8a	TOTAL AMOUNT OF INSURANCE FACTOR (ROUND TO THREE DECIMALS)	=

	If amount of insurance NOT shown on the Amount of Insurance Scale (RFP - 3) and greater than $20,000 but less than $300,000	
STEP #		
1b	UPPER LIMIT AMOUNT - Enter the next higher amount of insurance (RFP - 3)	
2b	LOWER LIMIT AMOUNT - Enter the next lower amount of insurance (RFP - 3)	-
3b	DIFFERENCE IN AMOUNTS OF INSURANCE SHOWN	=
4b	UPPER LIMIT AMOUNT OF INSURANCE FACTOR (RFP - 3)	
5b	LOWER LIMIT AMOUNT OF INSURANCE FACTOR (RFP - 3)	-
6b	DIFFERENCE IN FACTORS FOR AMOUNTS SHOWN	=
7b	AMOUNT OF INSURANCE	
8b	LOWER LIMIT AMOUNT (From step 2b)	-
9b	ADDITIONAL AMOUNT OF INSURANCE	=
10b	ADDITIONAL AMOUNT OF INSURANCE (From step 9b)	
11b	DIFFERENCE IN AMOUNTS OF INSURANCE (From step 3b)	/
12b	DIFFERENCE IN FACTORS (From step 6b)	x
13b	ADDITIONAL AMOUNT OF INSURANCE FACTOR	=
14b	LOWER LIMIT FACTOR (From step 5b)	
15b	ADDITIONAL AMOUNT OF INSURANCE FACTOR (From step 13b)	+
16b	TOTAL AMOUNT OF INSURANCE FACTOR (ROUND TO THREE DECIMALS)	=

	If amount of insurance NOT shown on the Amount of Insurance Scale (RFP - 3) and greater than $300,000	
STEP #		
1c	AMOUNT OF INSURANCE	
2c	$300,000	-
3c	1,000	/
4c	FACTOR FOR EACH ADDITIONAL 1,000 (RFP - 3)	x
5c	DIFFERENCE IN AMOUNTS OF INSURANCE FACTORS	=
6c	$300,000 AMOUNT OF INSURANCE FACTOR (RFP - 3)	
7c	DIFFERENCE IN AMOUNTS OF INSURANCE FACTORS (From step 5c)	+
8c	TOTAL AMOUNT OF INSURANCE FACTOR (ROUND TO THREE DECIMALS)	=

DISTRICT OF COLUMBIA
CONDOMINIUM OWNERS
PREMIUM CALCULATION PAGES

NET COST OF REINSURANCE FACTOR INTERPOLATION
ROUND TO FOUR DECIMAL PLACES AFTER EACH CALCULATION UNLESS OTHERWISE NOTED

	If amount of insurance NOT shown on the Net Cost of Reinsurance Factor Scale (NCOR - 1) and less than $6,000	
STEP #		
1a	$6,000	
2a	AMOUNT OF INSURANCE	-
3a	1,000	/
4a	FACTOR FOR EACH ADDITIONAL 1,000 (NCOR - 1)	x
5a	DIFFERENCE IN NET COST OF REINSURANCE FACTORS	=
6a	$6,000 NET COST OF REINSURANCE FACTOR (NCOR - 1)	
7a	DIFFERENCE IN NET COST OF REINSURANCE FACTORS (From step 5a)	-
8a	TOTAL NET COST OF REINSURANCE FACTOR (ROUND TO THREE DECIMALS)	=

	If amount of insurance NOT shown on the Net Cost of Reinsurance Factor Scale (NCOR - 1) and greater than $6,000 but less than $325,000	
STEP #		
1b	UPPER LIMIT AMOUNT - Enter the next higher amount of insurance (NCOR - 1)	
2b	LOWER LIMIT AMOUNT - Enter the next lower amount of insurance (NCOR - 1)	-
3b	DIFFERENCE IN AMOUNTS OF INSURANCE SHOWN	=
4b	UPPER LIMIT NET COST OF REINSURANCE FACTOR (NCOR -1)	
5b	LOWER LIMIT NET COST OF REINSURANCE FACTOR (NCOR - 1)	-
6b	DIFFERENCE IN FACTORS FOR AMOUNTS SHOWN	=
7b	AMOUNT OF INSURANCE	
8b	LOWER LIMIT AMOUNT (From step 2b)	-
9b	ADDITIONAL AMOUNT OF INSURANCE	=
10b	ADDITIONAL AMOUNT OF INSURANCE (From step 9b)	
11b	DIFFERENCE IN AMOUNTS OF INSURANCE (From step 3b)	/
12b	DIFFERENCE IN FACTORS (From step 6b)	x
13b	ADDITIONAL NET COST OF REINSURANCE FACTOR	=
14b	LOWER LIMIT FACTOR (From step 5b)	
15b	ADDITIONAL NET COST OF REINSURANCE FACTOR (From step 13b)	+
16b	TOTAL NET COST OF REINSURANCE FACTOR (ROUND TO THREE DECIMALS)	=

	If amount of insurance NOT shown on the Net Cost of Reinsurance Scale (NCOR - 1) and greater than $325,000	
STEP #		
1c	AMOUNT OF INSURANCE	
2c	$325,000	-
3c	1,000	/
4c	FACTOR FOR EACH ADDITIONAL 1,000 (NCOR - 1)	x
5c	DIFFERENCE IN NET COST OF REINSURANCE FACTORS	=
6c	$325,000 AMOUNT OF INSURANCE FACTOR (NCOR - 1)	
7c	DIFFERENCE IN NET COST OF REINSURANCE FACTORS (From step 5c)	+
8c	TOTAL NET COST OF REINSURANCE FACTOR (ROUND TO THREE DECIMALS)	=

COVERAGE D INSURED VALUE INTERPOLATION
ROUND TO FOUR DECIMAL PLACES AFTER EACH CALCULATION UNLESS OTHERWISE NOTED

	If Insured Value is NOT shown on the Insured Value Scale (SRP-1) and greater than $1,000 but less than $300,000	
STEP #		
1a	UPPER LIMIT AMOUNT - Enter the next higher insured value (SRP - 1)	
2a	LOWER LIMIT AMOUNT - Enter the next lower insured value (SRP - 1)	-
3a	DIFFERENCE IN INSURED VALUES SHOWN	=
4a	UPPER LIMIT FACTOR SHOWN (SRP - 1)	
5a	LOWER LIMIT FACTOR SHOWN (SRP - 1)	-
6a	DIFFERENCE IN FACTORS SHOWN	=
7a	INSURED VALUE	
8a	LOWER LIMIT AMOUNT (From step 2a)	-
9a	ADDITIONAL AMOUNT OF INSURED VALUE	=
10a	ADDITIONAL AMOUNT OF INSURED VALUE (From step 9a)	
11a	DIFFERENCE IN INSURED VALUES SHOWN (From step 3a)	/
12a	DIFFERENCE IN FACTORS SHOWN (From step 6a)	x
13a	ADDITIONAL FACTOR AMOUNT	=
14a	LOWER LIMIT FACTOR AMOUNT (From step 5a)	
15a	ADDITIONAL FACTOR AMOUNT (From step 13a)	+
16a	TOTAL INSURED VALUE FACTOR (ROUND TO TWO DECIMALS)	=

DISTRICT OF COLUMBIA
CONDOMINIUM OWNERS
RATE FACTOR PAGES

Order in
Calculation

1 **Base Rate:** $385.27

2 **Zone Relativity:**

Zone	Relativity	Zone	Relativity	Zone	Relativity
20001	1.000	20073	1.000	20244	1.000
20002	1.000	20074	1.000	20245	1.000
20003	1.000	20075	1.000	20250	1.000
20004	1.000	20076	1.000	20251	1.000
20005	1.000	20077	1.000	20252	1.000
20006	1.000	20078	1.000	20254	1.000
20007	1.000	20080	1.000	20260	1.000
20008	1.000	20081	1.000	20261	1.000
20009	1.000	20082	1.000	20262	1.000
20010	1.000	20097	1.000	20265	1.000
20011	1.000	20098	1.000	20266	1.000
20012	1.000	20201	1.000	20268	1.000
20015	1.000	20202	1.000	20270	1.000
20016	1.000	20203	1.000	20277	1.000
20017	1.000	20204	1.000	20289	1.000
20018	1.000	20206	1.000	20299	1.000
20019	1.000	20207	1.000	20301	1.000
20020	1.000	20208	1.000	20303	1.000
20024	1.000	20210	1.000	20306	1.000
20026	1.000	20211	1.000	20307	1.000
20032	1.000	20212	1.000	20310	1.000
20036	1.000	20213	1.000	20314	1.000
20037	1.000	20214	1.000	20317	1.000
20042	1.000	20215	1.000	20318	1.000
20045	1.000	20216	1.000	20319	1.000
20046	1.000	20217	1.000	20330	1.000
20047	1.000	20218	1.000	20340	1.000
20049	1.000	20219	1.000	20350	1.000
20051	1.000	20220	1.000	20355	1.000
20052	1.000	20221	1.000	20370	1.000
20053	1.000	20222	1.000	20372	1.000
20055	1.000	20223	1.000	20373	1.000
20057	1.000	20224	1.000	20374	1.000
20058	1.000	20226	1.000	20375	1.000
20059	1.000	20227	1.000	20376	1.000
20060	1.000	20228	1.000	20380	1.000
20061	1.000	20229	1.000	20388	1.000
20062	1.000	20230	1.000	20389	1.000
20063	1.000	20232	1.000	20390	1.000
20064	1.000	20233	1.000	20391	1.000
20065	1.000	20235	1.000	20392	1.000
20066	1.000	20237	1.000	20393	1.000
20067	1.000	20238	1.000	20394	1.000
20068	1.000	20239	1.000	20395	1.000
20069	1.000	20240	1.000	20398	1.000
20070	1.000	20241	1.000	20401	1.000
20071	1.000	20242	1.000	20402	1.000

Order in
Calculation

2   Zone Relativity:

Zone	Relativity	Zone	Relativity	Zone	Relativity
20403	1.000	20472	1.000	20555	1.000
20404	1.000	20500	1.000	20557	1.000
20405	1.000	20501	1.000	20558	1.000
20406	1.000	20502	1.000	20559	1.000
20407	1.000	20503	1.000	20560	1.000
20408	1.000	20504	1.000	20565	1.000
20409	1.000	20505	1.000	20566	1.000
20410	1.000	20506	1.000	20570	1.000
20411	1.000	20507	1.000	20571	1.000
20412	1.000	20508	1.000	20572	1.000
20413	1.000	20509	1.000	20573	1.000
20414	1.000	20510	1.000	20575	1.000
20415	1.000	20511	1.000	20576	1.000
20416	1.000	20515	1.000	20577	1.000
20417	1.000	20520	1.000	20578	1.000
20418	1.000	20521	1.000	20579	1.000
20419	1.000	20522	1.000	20580	1.000
20420	1.000	20523	1.000	20581	1.000
20421	1.000	20524	1.000	20585	1.000
20422	1.000	20525	1.000	20586	1.000
20423	1.000	20526	1.000	20590	1.000
20424	1.000	20527	1.000	20591	1.000
20425	1.000	20528	1.000	20593	1.000
20426	1.000	20529	1.000	20594	1.000
20427	1.000	20530	1.000	20597	1.000
20428	1.000	20531	1.000	20599	1.000
20429	1.000	20532	1.000		
20431	1.000	20533	1.000		
20433	1.000	20534	1.000		
20434	1.000	20535	1.000		
20435	1.000	20536	1.000		
20436	1.000	20537	1.000		
20437	1.000	20538	1.000		
20439	1.000	20539	1.000		
20440	1.000	20540	1.000		
20441	1.000	20541	1.000		
20442	1.000	20542	1.000		
20444	1.000	20543	1.000		
20447	1.000	20544	1.000		
20451	1.000	20546	1.000		
20453	1.000	20547	1.000		
20456	1.000	20548	1.000		
20460	1.000	20549	1.000		
20463	1.000	20551	1.000		
20468	1.000	20552	1.000		
20469	1.000	20553	1.000		
20470	1.000	20554	1.000		

Order in
Calculation

3   **Amount of Insurance (AOI) Factor:**

AOI*	Factor		AOI*	Factor
$20,000	0.715		$140,000	1.645
$25,000	0.777		$145,000	1.676
$30,000	0.834		$150,000	1.705
$35,000	0.887		$155,000	1.734
$40,000	0.937		$160,000	1.762
$45,000	0.984		$165,000	1.789
$50,000	1.028		$170,000	1.815
$55,000	1.070		$175,000	1.840
$60,000	1.110		$180,000	1.865
$65,000	1.149		$190,000	1.913
$70,000	1.185		$200,000	1.957
$75,000	1.221		$210,000	2.000
$80,000	1.255		$220,000	2.041
$85,000	1.288		$230,000	2.080
$90,000	1.320		$240,000	2.117
$95,000	1.352		$250,000	2.153
$100,000	1.382		$260,000	2.187
$105,000	1.413		$270,000	2.221
$110,000	1.445		$280,000	2.252
$115,000	1.480		$290,000	2.283
$120,000	1.514		$300,000	2.313
$125,000	1.546			
$130,000	1.580			
$135,000	1.613			

Each Add'l $1,000   0.003

* If AOI not shown above, please refer to PCP - 5 for the interpolation rules.

4   **Claim Rating:**

Note: To calculate the Claim Rating Factor, multiply together the four appropriate factors (one factor for each Claim Group),
then round to three decimal places

Claim Type	
0 Group D	1.000
1 Group D	1.039
2 Group D	1.080
3 Group D	1.122
4 Group D	1.166
5+ Group D	1.211
0 Group E	1.000
1 Group E	1.102
2 Group E	1.219
3 Group E	1.348
4 Group E	1.490
5+ Group E	1.648
0 Group F	1.000
1 Group F	1.016
2 Group F	1.034
3 Group F	1.051
4 Group F	1.070
5+ Group F	1.088
0 Group G	1.000
1 Group G	1.149
2 Group G	1.335
3 Group G	1.551
4 Group G	1.802
5+ Group G	2.094

Order in
Calculation

5   **Claim Free Discount:**

Number of Years Claim Free	Factor
0	1.000
1	0.950
2	0.900
3	0.880
4	0.840
5+	0.800

6   **Home Buyer Discount:**

Years since Purchase/Completion	Factor
0	0.980
1	0.990
2	0.990
3	0.990
4	0.990
5+	1.000

7   **Protective Device Discount:**

Fire	Theft	Water	Factor
None	None	None	1.000
None	Low	None	0.980
None	Medium	None	0.980
None	High	None	0.980
None	None	Low	0.980
None	Low	Low	0.960
None	Medium	Low	0.960
None	High	Low	0.960
None	None	High	0.980
None	Low	High	0.960
None	Medium	High	0.960
None	High	High	0.960
Low	None	None	0.990
Low	Low	None	0.970
Low	Medium	None	0.970
Low	High	None	0.970
Low	None	Low	0.970
Low	Low	Low	0.950
Low	Medium	Low	0.950
Low	High	Low	0.950
Low	None	High	0.970
Low	Low	High	0.950
Low	Medium	High	0.950
Low	High	High	0.950
Medium	None	None	0.990
Medium	Low	None	0.970
Medium	Medium	None	0.970
Medium	High	None	0.970
Medium	None	Low	0.970
Medium	Low	Low	0.950
Medium	Medium	Low	0.950
Medium	High	Low	0.950
Medium	None	High	0.970
Medium	Low	High	0.950
Medium	Medium	High	0.950
Medium	High	High	0.950
High	None	None	0.850
High	Low	None	0.840
High	Medium	None	0.840
High	High	None	0.840
High	None	Low	0.840
High	Low	Low	0.820
High	Medium	Low	0.820
High	High	Low	0.820
High	None	High	0.840
High	Low	High	0.820
High	Medium	High	0.820
High	High	High	0.820

Order in
Calculation

8   **Deductible Factor:**

Deductible	Factor
$250	1.025
$500	1.000
$750	0.970
$1,000	0.948
$1,500	0.899
$2,000	0.858
$2,500	0.821
$3,000	0.789
$5,000	0.692

9   **Personal Property Reimbursement Provision:**

Factor: 1.250

10   **Multiple Policy Discount:**
Note: To calculate Multiple Policy Discount Factor, add the appropriate factor for each Supporting Line together and subtract from 1.000. Subject to a maximum discount of 30%.

Supporting Lines	Factor
Auto	0.150
Personal Umbrella Policy	0.020
Motorcycle/Off-Road Vehicle/Rec Vehicle/Motor Home/Boatowners	0.020
Owners	0.050
Renters	0.020
Condominium	0.020
Landlords Package Policy	0.020
Mobilehome/Manufactured Home	0.020
Life/Mortgage Term	0.020

11   **Allstate Easy Pay Plan Discount:**

Factor: 0.950

Order in
Calculation

12   **Responsible Payment Discount:**

Group	Factor
1	0.890
2	0.890
3	0.890
4	0.860
5	0.860
6	0.860
7	0.840
8	0.840
9	0.840
10	1.000
11	1.000
12	1.000
13	0.860
14	0.860
15	0.860
16	0.950
17	0.950
18	0.950

13   **Early Signing Discount:**

Policy Age	Factor
0	0.980
1	0.990
2	1.000
3	1.000
4	1.000
5+	1.000

14   **Welcome Discount:**

Policy Age	Factor
0	0.900
1	1.000
2+	1.000

15   **Loyalty Discount:**

Policy Age	Factor
0	1.000
1	0.900
2+	0.900

16   **Smoke-Free Discount:**

Factor: 1.000

17   **The Good Hands People® Discount:**

Factor: 0.950

18   **Enhanced Package Factor:**

Factor: 1.084

19   **Coverage BC - Building Codes Factor:**

Coverage Amount of Coverage A	Factor
0%	1.000
5%	1.020
10%	1.050
20%	1.080

DISTRICT OF COLUMBIA
CONDOMINIUM OWNERS
NET COST OF REINSURANCE FACTORS

NET COST OF REINSURANCE RATE ADJUSTMENT FACTOR

Net Cost of Reinsurance Rate Adjustment Factor: 3.1790

NET COST OF REINSURANCE BASE RATES

Note: To calculate the Net Cost of Reinsurance Base Rate, use the selected All Peril Deductible amount.

All Other (Brick/Brick Veneer)

Zone	$250	$500	$750	$1,000	$1,500	$2,000	$2,500	$3,000	$5,000
1	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01

Frame

Zone	$250	$500	$750	$1,000	$1,500	$2,000	$2,500	$3,000	$5,000
1	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02

NET COST OF REINSURANCE LIMITS FACTORS

Coverage C Limit	Factor	Coverage C Limit	Factor
6,000	6	67,000	67
10,000	10	68,000	68
11,000	11	69,000	69
12,000	12	70,000	70
13,000	13	71,000	71
14,000	14	72,000	72
15,000	15	73,000	73
16,000	16	74,000	74
17,000	17	75,000	75
18,000	18	80,000	80
19,000	19	85,000	85
20,000	20	90,000	90
25,000	25	95,000	95
30,000	30	100,000	100
35,000	35	110,000	110
40,000	40	120,000	120
45,000	45	130,000	130
50,000	50	140,000	140
55,000	55	150,000	150
56,000	56	160,000	160
57,000	57	170,000	170
58,000	58	180,000	180
59,000	59	190,000	190
60,000	60	200,000	200
61,000	61	225,000	225
62,000	62	250,000	250
63,000	63	275,000	275
64,000	64	300,000	300
65,000	65	325,000	325
66,000	66	Each Addl 1000	1

* If Coverage C Limit not shown above, please refer to PCP - 6 for the interpolation rules.

ADDITIONAL PREMIUM

Fixed Expense Policy Fee: $51

Coverage A - Building Property Protection

	Per Limit Amount	Premium
Increase	$1,000	$1.05
Decrease	$1,000	-$1.05

Coverage D - Additional Living Expenses

COVERAGE D PERCENT BUY-UP or BUY-DOWN

Insured Value*	10%	15%	20%	25%	30%	35%	40%	45%	50%	75%	100%	125%	150%	175%	200%
$1,000	-2.31	-0.96	0.00	0.74	1.35	1.86	2.31	2.70	3.05	4.40	5.36	6.10	6.71	7.22	7.67
$5,000	-2.31	-0.96	0.00	0.74	1.35	1.86	2.31	2.70	3.05	4.40	5.36	6.10	6.71	7.22	7.67
$10,000	-2.31	-0.96	0.00	0.74	1.35	1.86	2.31	2.70	3.05	4.40	5.36	6.10	6.71	7.22	7.67
$15,000	-2.31	-0.96	0.00	0.74	1.35	1.86	2.31	2.70	3.05	4.40	5.36	6.10	6.71	7.22	7.67
$20,000	-2.31	-0.96	0.00	0.74	1.35	1.86	2.31	2.70	3.05	4.40	5.36	6.10	6.71	7.22	7.67
$25,000	-2.31	-0.96	0.00	0.74	1.35	1.86	2.31	2.70	3.05	4.40	5.36	6.10	6.71	7.22	7.67
$30,000	-2.31	-0.96	0.00	0.74	1.35	1.86	2.31	2.70	3.05	4.40	5.36	6.10	6.71	7.22	7.67
$35,000	-2.31	-0.96	0.00	0.74	1.35	1.86	2.31	2.70	3.05	4.40	5.36	6.10	6.71	7.22	7.67
$40,000	-2.31	-0.96	0.00	0.74	1.35	1.86	2.31	2.70	3.05	4.40	5.36	6.10	6.71	7.22	7.67
$45,000	-2.31	-0.96	0.00	0.74	1.35	1.86	2.31	2.70	3.05	4.40	5.36	6.10	6.71	7.22	7.67
$50,000	-2.31	-0.96	0.00	0.74	1.35	1.86	2.31	2.70	3.05	4.40	5.36	6.10	6.71	7.22	7.67
$55,000	-2.31	-0.96	0.00	0.74	1.35	1.86	2.31	2.70	3.05	4.40	5.36	6.10	6.71	7.22	7.67
$60,000	-2.31	-0.96	0.00	0.74	1.35	1.86	2.31	2.70	3.05	4.40	5.36	6.10	6.71	7.22	7.67
$65,000	-2.31	-0.96	0.00	0.74	1.35	1.86	2.31	2.70	3.05	4.40	5.36	6.10	6.71	7.22	7.67
$70,000	-2.31	-0.96	0.00	0.74	1.35	1.86	2.31	2.70	3.05	4.40	5.36	6.10	6.71	7.22	7.67
$75,000	-2.31	-0.96	0.00	0.74	1.35	1.86	2.31	2.70	3.05	4.40	5.36	6.10	6.71	7.22	7.67
$80,000	-2.31	-0.96	0.00	0.74	1.35	1.86	2.31	2.70	3.05	4.40	5.36	6.10	6.71	7.22	7.67
$85,000	-3.46	-1.44	0.00	1.11	2.03	2.80	3.46	4.05	4.58	6.60	8.04	9.16	10.07	10.84	11.50
$90,000	-4.62	-1.92	0.00	1.49	2.70	3.73	4.62	5.40	6.10	8.81	10.72	12.21	13.42	14.45	15.34
$95,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$100,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$105,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$110,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$115,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$120,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$125,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$130,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$135,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$140,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$145,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$150,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$155,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$160,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$165,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$170,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$175,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$180,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$190,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$200,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$210,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$220,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$230,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$240,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$250,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$260,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$270,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$280,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$290,000	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18
$300,000+	-5.77	-2.40	0.00	1.86	3.38	4.66	5.77	6.75	7.63	11.01	13.41	15.26	16.78	18.07	19.18

* If Insured Value not shown above, please refer to PCP - 6 for the interpolation rules.

ADDITIONAL PREMIUM

Coverage X - Increased Limits on Family Liability Protection

Limit	Premium
$100,000	$0
$200,000	$12
$250,000	$17
$300,000	$22
$500,000	$39
$1,000,000	$69

Coverage Y - Increased Limits on Medical Payments

Limit	Premium
$1,000	$0
$2,500	$5
$5,000	$9

Coverage G - Loss Assessments

	Per Limit Amount	Premium
Increase	$1,000	$1.05
Decrease	$1,000	-$1.05

Coverage BP - Increased Coverage on Business Property

Limit	Premium
$1,000	$0
$2,500	$14
$5,000	$19

Coverage CA - Extended Coverage on Cameras

Limit per Occurrence	Per Item Limit	Premium
$1,000	$1,000	$3
$2,000	$2,000	$6
$3,000	$2,000	$9
$4,000	$2,000	$12
$5,000	$2,000	$15
$10,000	$2,500	$30
$15,000	$3,000	$45
$20,000	$4,000	$60
$25,000	$5,000	$75

ADDITIONAL PREMIUM

Coverage DR- Electronic Data Recovery

Limit	Premium
$5,000	$25

Coverage F - Fire Department Charges

Total Limit	Premium
$500	$0
$600	$2
$750	$5
$1,000	$10
$1,250	$15
$1,500	$20
$3,000	$50
$5,500	$100

Coverage GR - Green Improvement

Coverage	Factor
A	0.0410
C	0.0410

Multiply the Coverage Factor by the Amount of Coverage chosen (per $1000) on the policy. Round to the penny for each Coverage. Then add the 2 components together.

Coverage IT - Identity Theft Expenses

Limit	Premium
$25,000	$40

Coverage J - Extended Coverage on Jewelry, Watches, and Furs

Total Limit per Occurrence	Per Item Limit	Premium
$6,000	$1,000	$9
$7,000	$1,000	$18
$8,000	$2,000	$27
$9,000	$2,000	$36
$10,000	$2,000	$45
$15,000	$2,500	$90
$20,000	$3,000	$135
$25,000	$4,000	$180
$30,000	$5,000	$225

Coverage MI - Extended Coverage on Musical Instruments

Limit per Occurrence	Per Item Limit	Premium
$1,000	$1,000	$1
$2,000	$2,000	$2
$3,000	$2,000	$3
$4,000	$2,000	$4
$5,000	$2,000	$5
$10,000	$2,500	$10
$15,000	$3,000	$15
$20,000	$4,000	$20
$25,000	$5,000	$25

ADDITIONAL PREMIUM

Coverage SP - Extended Coverage on Sports Equipment

Limit per Occurrence	Per Item Limit	Premium
$1,000	$1,000	$2
$2,000	$2,000	$4
$3,000	$2,000	$6
$4,000	$2,000	$8
$5,000	$2,000	$10
$10,000	$2,500	$20
$15,000	$3,000	$30
$20,000	$4,000	$40
$25,000	$5,000	$50

Coverage ST - Increased Coverage on Theft of Silverware

Total Limits	Premium
$2,500	$0
$7,500	$7
$8,500	$8
$9,500	$9
$10,500	$10
$11,500	$11
$12,500	$12

Coverage WB - Water Back-up Endorsement

Zone	Limit	Deductible	Premium
1	$5,000	$500	$60
1	$10,000	$1,000	$90
1	$25,000	$2,500	$120
1	$50,000	$5,000	$150

Coverage PI - Personal Injury Endorsement

Limit per Occurrence	Total Aggregate Limit	Premium
$100,000	$200,000	$10
$200,000	$400,000	$11
$250,000	$500,000	$12
$300,000	$600,000	$13
$500,000	$1,000,000	$17

Order in Calculation	RATING PLAN	CAF
2A	**Condominium Rate Adjustment Factor**	1.0000
2B	**Construction Type**	
	Brick	0.8797
	Frame and All Other	1.0000
2C	**Rating Group**	
	1	0.7471
	2	0.7626
	3	0.7785
	4	0.7947
	5	0.8114
	6	0.8284
	7	0.8458
	8	0.8636
	9	0.8817
	10	0.9004
	11	0.9194
	12	0.9389
	13	0.9588
	14	0.9792
	15	1.0000
	16	1.0213
	17	1.0431
	18	1.0655
	19	1.0883
	20	1.1116
	21	1.1355
	22	1.1600
	23	1.1850
	24	1.2106
	25	1.2368
	26	1.2636
	27	1.2910
	28	1.3191
	29	1.3478
	30	1.3772
	31	1.4073
	32	1.4381
	33	1.4696
	34	1.5018
	35	1.5348
	36	1.5686
	37	1.6032
	38	1.6386
	39	1.6748
	40	1.7119
	41	1.7499
	42	1.7887
	43	1.8285
	44	1.8693
	45	1.9110
	46	1.9537
	47	1.9974
	48	2.0422
	49	2.0880
	50	2.1350

Order in Calculation	RATING PLAN		CAF
2D	**Number of Fire (Group D) Claims in past 3 years**		
		0	1.0000
		1	1.0000
		2	1.0000
		3	1.0000
		4	1.0000
		5+	1.0000
2E	**Number of Theft/Liability (Group E) Claims in past 3 years**		
		0	1.0000
		1	1.0000
		2	1.0000
		3	1.0000
		4	1.0000
		5+	1.0000
2F	**Number of All Other (Group F) Claims in past 3 years**		
		0	1.0000
		1	1.0000
		2	1.0000
		3	1.0000
		4	1.0000
		5+	1.0000
2G	**Number of Water (Group G) Claims in past 3 years**		
		0	1.0000
		1	1.0000
		2	1.0000
		3	1.0000
		4	1.0000
		5+	1.0000

Order in Calculation	RATING PLAN	CAF					
2H	**Age of Condominium**						

Age of Condominium Since Policy Inception	Age of Condominium at Policy Inception					
	0-4	5-10	11-20	21-30	31-40	41+
0	0.8155	0.8590	0.9243	1.0037	1.0711	1.1685
1	0.8272	0.8677	0.9320	1.0112	1.0778	1.1726
2	0.8378	0.8762	0.9396	1.0187	1.0844	1.1767
3	0.8475	0.8845	0.9472	1.0262	1.0911	1.1809
4	0.8568	0.8926	0.9548	1.0337	1.0979	1.1850
5	0.8656	0.9006	0.9623	1.0406	1.1039	1.1892
6	0.8742	0.9085	0.9699	1.0472	1.1077	1.1934
7	0.8825	0.9163	0.9774	1.0538	1.1115	1.1977
8	0.8906	0.9240	0.9849	1.0604	1.1153	1.2019
9	0.8987	0.9317	0.9924	1.0670	1.1191	1.2062
10	0.9066	0.9393	0.9999	1.0736	1.1229	1.2105
11	0.9144	0.9469	1.0074	1.0803	1.1268	1.2149
12	0.9222	0.9545	1.0149	1.0870	1.1307	1.2193
13	0.9298	0.9621	1.0224	1.0937	1.1345	1.2237
14	0.9375	0.9696	1.0299	1.1004	1.1384	1.2281
15	0.9451	0.9771	1.0373	1.1054	1.1423	1.2326
16	0.9527	0.9846	1.0439	1.1092	1.1463	1.2371
17	0.9602	0.9921	1.0504	1.1129	1.1502	1.2417
18	0.9678	0.9996	1.0570	1.1168	1.1542	1.2463
19	0.9753	1.0071	1.0637	1.1206	1.1582	1.2509
20	0.9828	1.0146	1.0703	1.1244	1.1622	1.2555
21	0.9903	1.0221	1.0769	1.1283	1.1663	1.2602
22	0.9978	1.0297	1.0836	1.1321	1.1703	1.2649
23	1.0053	1.0371	1.0903	1.1360	1.1744	1.2697
24	1.0128	1.0436	1.0971	1.1399	1.1786	1.2744
25	1.0203	1.0502	1.1035	1.1438	1.1827	1.2793
26	1.0278	1.0568	1.1073	1.1478	1.1869	1.2841
27	1.0353	1.0634	1.1110	1.1517	1.1911	1.2890
28	1.0421	1.0701	1.1148	1.1557	1.1953	1.2940
29	1.0486	1.0767	1.1187	1.1597	1.1995	1.2990
30	1.0552	1.0834	1.1225	1.1638	1.2038	1.3040
31	1.0618	1.0901	1.1263	1.1678	1.2081	1.3090
32	1.0684	1.0968	1.1302	1.1719	1.2125	1.3141
33	1.0751	1.1034	1.1341	1.1760	1.2168	1.3193
34	1.0818	1.1071	1.1380	1.1801	1.2212	1.3245
35	1.0885	1.1109	1.1419	1.1843	1.2257	1.3297
36	1.0952	1.1147	1.1458	1.1885	1.2301	1.3350
37	1.1019	1.1185	1.1498	1.1927	1.2346	1.3403
38	1.1062	1.1223	1.1537	1.1969	1.2391	1.3456
39	1.1100	1.1262	1.1577	1.2012	1.2437	1.3510
40	1.1138	1.1300	1.1617	1.2054	1.2483	1.3565
41	1.1176	1.1339	1.1658	1.2098	1.2529	1.3620
42	1.1214	1.1378	1.1698	1.2141	1.2576	1.3675
43	1.1253	1.1417	1.1739	1.2185	1.2623	1.3738
44	1.1291	1.1457	1.1780	1.2229	1.2670	1.3738
45	1.1330	1.1496	1.1822	1.2273	1.2718	1.3738
46	1.1369	1.1536	1.1864	1.2318	1.2766	1.3738
47	1.1408	1.1576	1.1905	1.2363	1.2814	1.3738
48	1.1447	1.1616	1.1948	1.2409	1.2863	1.3738
49	1.1487	1.1656	1.1990	1.2454	1.2912	1.3738
50	1.1526	1.1697	1.2033	1.2500	1.2962	1.3738

Order in Calculation	RATING PLAN	CAF					

2H   **Age of Condominium**

Age of Condominium Since Policy Inception	Age of Condominium at Policy Inception					
	0-4	5-10	11-20	21-30	31-40	41+
51	1.1566	1.1738	1.2076	1.2547	1.3012	1.3738
52	1.1606	1.1779	1.2119	1.2593	1.3062	1.3738
53	1.1647	1.1820	1.2163	1.2641	1.3113	1.3738
54	1.1687	1.1862	1.2207	1.2688	1.3164	1.3738
55	1.1728	1.1904	1.2251	1.2736	1.3216	1.3738
56	1.1769	1.1946	1.2296	1.2784	1.3268	1.3738
57	1.1810	1.1989	1.2341	1.2833	1.3320	1.3738
58	1.1852	1.2031	1.2386	1.2882	1.3373	1.3738
59	1.1894	1.2074	1.2431	1.2931	1.3426	1.3738
60	1.1936	1.2118	1.2477	1.2981	1.3480	1.3738
61	1.1978	1.2161	1.2523	1.3031	1.3534	1.3738
62	1.2021	1.2205	1.2570	1.3081	1.3589	1.3738
63	1.2064	1.2250	1.2617	1.3132	1.3644	1.3738
64	1.2107	1.2294	1.2664	1.3184	1.3738	1.3738
65	1.2151	1.2339	1.2712	1.3235	1.3738	1.3738
66	1.2195	1.2384	1.2760	1.3288	1.3738	1.3738
67	1.2239	1.2430	1.2808	1.3340	1.3738	1.3738
68	1.2283	1.2476	1.2857	1.3393	1.3738	1.3738
69	1.2328	1.2522	1.2906	1.3447	1.3738	1.3738
70	1.2373	1.2568	1.2956	1.3501	1.3738	1.3738
71	1.2419	1.2615	1.3006	1.3555	1.3738	1.3738
72	1.2464	1.2663	1.3056	1.3610	1.3738	1.3738
73	1.2511	1.2710	1.3107	1.3665	1.3738	1.3738
74	1.2557	1.2758	1.3158	1.3738	1.3738	1.3738
75	1.2604	1.2807	1.3209	1.3738	1.3738	1.3738
76	1.2651	1.2855	1.3261	1.3738	1.3738	1.3738
77	1.2699	1.2904	1.3314	1.3738	1.3738	1.3738
78	1.2747	1.2954	1.3366	1.3738	1.3738	1.3738
79	1.2795	1.3004	1.3420	1.3738	1.3738	1.3738
80	1.2843	1.3054	1.3473	1.3738	1.3738	1.3738
81	1.2892	1.3105	1.3528	1.3738	1.3738	1.3738
82	1.2942	1.3156	1.3582	1.3738	1.3738	1.3738
83	1.2992	1.3207	1.3637	1.3738	1.3738	1.3738
84	1.3042	1.3259	1.3738	1.3738	1.3738	1.3738
85	1.3093	1.3312	1.3738	1.3738	1.3738	1.3738
86	1.3144	1.3365	1.3738	1.3738	1.3738	1.3738
87	1.3195	1.3418	1.3738	1.3738	1.3738	1.3738
88	1.3247	1.3472	1.3738	1.3738	1.3738	1.3738
89	1.3299	1.3526	1.3738	1.3738	1.3738	1.3738
90	1.3352	1.3580	1.3738	1.3738	1.3738	1.3738
91	1.3405	1.3635	1.3738	1.3738	1.3738	1.3738
92	1.3459	1.3738	1.3738	1.3738	1.3738	1.3738
93	1.3513	1.3738	1.3738	1.3738	1.3738	1.3738
94	1.3567	1.3738	1.3738	1.3738	1.3738	1.3738
95	1.3622	1.3738	1.3738	1.3738	1.3738	1.3738
96	1.3677	1.3738	1.3738	1.3738	1.3738	1.3738
97	1.3738	1.3738	1.3738	1.3738	1.3738	1.3738
98	1.3738	1.3738	1.3738	1.3738	1.3738	1.3738
99+	1.3738	1.3738	1.3738	1.3738	1.3738	1.3738

Order in Calculation	RATING PLAN	CAF

2I   **Residence Class Factor**

Residence Class	Number of Weeks Rented				
	0	1-8	9-25	26-50	51+
Primary	1.0000	N/A	N/A	N/A	N/A
Primary, Owns Secondary	1.1069	N/A	N/A	N/A	N/A
Secondary	0.8362	N/A	N/A	N/A	N/A
Secondary/No Primary	0.9981	N/A	N/A	N/A	N/A
Secondary - Seasonal	0.8362	N/A	N/A	N/A	N/A
Secondary - Seasonal/No Primary	0.9981	N/A	N/A	N/A	N/A
Rented - Portion of Primary Residence to Same Tenant	N/A	1.1000	1.1000	1.1500	1.2000
Rented - Portion of Primary Residence to Multiple Tenants	N/A	1.2000	1.2000	1.2500	1.3000
Rented - Total Primary Residence to Same Tenant	N/A	1.1000	1.1000	N/A	N/A
Rented - Total Primary Residence to Multiple Tenants	N/A	1.2000	1.2000	N/A	N/A
Rented - Portion of Secondary Residence to Same Tenant	N/A	1.1500	1.1500	1.2000	1.2500
Rented - Portion of Secondary Residence to Multiple Tenants	N/A	1.2500	1.2500	1.3000	1.3500
Rented - Total Secondary Residence to Same Tenant	N/A	1.1500	1.1500	1.2000	1.2500
Rented - Total Secondary Residence to Multiple Tenants	N/A	1.2500	1.2500	1.3000	1.3500

Order in Calculation	RATING PLAN		CAF
2J	**Condominium Floor Rating**		
		Sublevel	1.0000
		Ground Floor	1.0000
		2nd-4th	1.0000
		5th Floor and Higher	1.0000
2K	**Square Footage**		

	Min	Max	CAF
	0	250	1.0000
	251	500	1.0000
	501	750	1.0000
	751	1000	1.0000
	1001	1250	1.0000
	1251	1500	1.0000
	1501	1750	1.0000
	1751	2000	1.0000
	2001	9999+	1.0000

Order in Calculation	RATING PLAN		CAF
2L	**Canine Factor**		
		Yes	1.0000
		No	1.0000
2M	**Roof Shape**		
		Flat	1.0000
		Other	1.0000
2N	**Condominium Type Factor**		
		Low-Rise Condominium - Exterior Entryway	1.0000
		Low-Rise Condominium - Interior Entryway	1.0000
		Mid-Rise Condominium	1.0000
		High-Rise Condominium	1.0000
		Townhouse With Basement	1.0000
		Townhouse Without Basement	1.0000
		Rowhouse With Basement	1.0000
		Rowhouse Without Basement	1.0000
		Detached Condominium With Basement	1.0000
		Detached Condominium Without Basement	1.0000

Order in Calculation	RATING PLAN		CAF		CAF
2O	**Age of Oldest Resident**				
		0	1.0000	51	1.0329
		1	1.0000	52	1.0343
		2	1.0000	53	1.0356
		3	1.0000	54	1.0370
		4	1.0000	55	1.0383
		5	1.0000	56	1.0397
		6	1.0000	57	1.0411
		7	1.0000	58	1.0425
		8	1.0000	59	1.0439
		9	1.0000	60	1.0453
		10	1.0000	61	1.0467
		11	1.0000	62	1.0481
		12	1.0000	63	1.0495
		13	1.0000	64	1.0510
		14	1.0000	65	1.0524
		15	1.0000	66	1.0539
		16	1.0000	67	1.0553
		17	1.0000	68	1.0568
		18	1.0000	69	1.0582
		19	1.0000	70	1.0597
		20	1.0000	71	1.0612
		21	1.0000	72	1.0627
		22	1.0000	73	1.0642
		23	1.0000	74	1.0657
		24	1.0000	75	1.0672
		25	1.0000	76	1.0687
		26	1.0012	77	1.0702
		27	1.0024	78	1.0718
		28	1.0036	79	1.0733
		29	1.0048	80	1.0749
		30	1.0060	81	1.0764
		31	1.0072	82	1.0780
		32	1.0085	83	1.0795
		33	1.0097	84	1.0811
		34	1.0109	85	1.0827
		35	1.0122	86	1.0843
		36	1.0134	87	1.0859
		37	1.0147	88	1.0875
		38	1.0159	89	1.0891
		39	1.0172	90	1.0908
		40	1.0185	91	1.0924
		41	1.0198	92	1.0940
		42	1.0210	93	1.0957
		43	1.0223	94	1.0973
		44	1.0236	95	1.0990
		45	1.0249	96	1.1007
		46	1.0262	97	1.1023
		47	1.0276	98	1.1040
		48	1.0289	99	1.1057
		49	1.0302	100	1.1074
		50	1.0316	101+	1.1074

Order in Calculation	RATING PLAN		CAF
2P	**Number of Occupants**		
		1	1.0000
		2	1.0000
		3	1.0000
		4	1.0000
		5+	1.0000
2Q	**Number of Bathrooms**		
		1	1.0000
		2	1.0000
		3	1.0000
		4	1.0000
		5+	1.0000

Order in Calculation	RATING PLAN		CAF		CAF		CAF
2R	**Territorial Zone**						
		20001	1.0000	20222	1.0000	20416	1.0000
		20002	1.0000	20223	1.0000	20417	1.0000
		20003	1.0000	20224	1.0000	20418	1.0000
		20004	1.0000	20226	1.0000	20419	1.0000
		20005	1.0000	20227	1.0000	20420	1.0000
		20006	1.0000	20228	1.0000	20421	1.0000
		20007	1.0000	20229	1.0000	20422	1.0000
		20008	1.0000	20230	1.0000	20423	1.0000
		20009	1.0000	20232	1.0000	20424	1.0000
		20010	1.0000	20233	1.0000	20425	1.0000
		20011	1.0000	20235	1.0000	20426	1.0000
		20012	1.0000	20237	1.0000	20427	1.0000
		20015	1.0000	20238	1.0000	20428	1.0000
		20016	1.0000	20239	1.0000	20429	1.0000
		20017	1.0000	20240	1.0000	20431	1.0000
		20018	1.0000	20241	1.0000	20433	1.0000
		20019	1.0000	20242	1.0000	20434	1.0000
		20020	1.0000	20244	1.0000	20435	1.0000
		20024	1.0000	20245	1.0000	20436	1.0000
		20026	1.0000	20250	1.0000	20437	1.0000
		20032	1.0000	20251	1.0000	20439	1.0000
		20036	1.0000	20252	1.0000	20440	1.0000
		20037	1.0000	20254	1.0000	20441	1.0000
		20042	1.0000	20260	1.0000	20442	1.0000
		20045	1.0000	20261	1.0000	20444	1.0000
		20046	1.0000	20262	1.0000	20447	1.0000
		20047	1.0000	20265	1.0000	20451	1.0000
		20049	1.0000	20266	1.0000	20453	1.0000
		20051	1.0000	20268	1.0000	20456	1.0000
		20052	1.0000	20270	1.0000	20460	1.0000
		20053	1.0000	20277	1.0000	20463	1.0000
		20055	1.0000	20289	1.0000	20468	1.0000
		20057	1.0000	20299	1.0000	20469	1.0000
		20058	1.0000	20301	1.0000	20470	1.0000
		20059	1.0000	20303	1.0000	20472	1.0000
		20060	1.0000	20306	1.0000	20500	1.0000
		20061	1.0000	20307	1.0000	20501	1.0000
		20062	1.0000	20310	1.0000	20502	1.0000
		20063	1.0000	20314	1.0000	20503	1.0000
		20064	1.0000	20317	1.0000	20504	1.0000
		20065	1.0000	20318	1.0000	20505	1.0000
		20066	1.0000	20319	1.0000	20506	1.0000
		20067	1.0000	20330	1.0000	20507	1.0000
		20068	1.0000	20340	1.0000	20508	1.0000
		20069	1.0000	20350	1.0000	20509	1.0000
		20070	1.0000	20355	1.0000	20510	1.0000
		20071	1.0000	20370	1.0000	20511	1.0000
		20073	1.0000	20372	1.0000	20515	1.0000
		20074	1.0000	20373	1.0000	20520	1.0000
		20075	1.0000	20374	1.0000	20521	1.0000
		20076	1.0000	20375	1.0000	20522	1.0000
		20077	1.0000	20376	1.0000	20523	1.0000
		20078	1.0000	20380	1.0000	20524	1.0000
		20080	1.0000	20388	1.0000	20525	1.0000
		20081	1.0000	20389	1.0000	20526	1.0000
		20082	1.0000	20390	1.0000	20527	1.0000
		20097	1.0000	20391	1.0000	20528	1.0000
		20098	1.0000	20392	1.0000	20529	1.0000
		20201	1.0000	20393	1.0000	20530	1.0000
		20202	1.0000	20394	1.0000	20531	1.0000
		20203	1.0000	20395	1.0000	20532	1.0000
		20204	1.0000	20398	1.0000	20533	1.0000
		20206	1.0000	20401	1.0000	20534	1.0000
		20207	1.0000	20402	1.0000	20535	1.0000
		20208	1.0000	20403	1.0000	20536	1.0000
		20210	1.0000	20404	1.0000	20537	1.0000
		20211	1.0000	20405	1.0000	20538	1.0000
		20212	1.0000	20406	1.0000	20539	1.0000
		20213	1.0000	20407	1.0000	20540	1.0000
		20214	1.0000	20408	1.0000	20541	1.0000
		20215	1.0000	20409	1.0000	20542	1.0000
		20216	1.0000	20410	1.0000	20543	1.0000
		20217	1.0000	20411	1.0000	20544	1.0000
		20218	1.0000	20412	1.0000	20546	1.0000
		20219	1.0000	20413	1.0000	20547	1.0000
		20220	1.0000	20414	1.0000	20548	1.0000
		20221	1.0000	20415	1.0000	20549	1.0000

Order in Calculation	RATING PLAN		CAF
2R	**Territorial Zone**		
		20551	1.0000
		20552	1.0000
		20553	1.0000
		20554	1.0000
		20555	1.0000
		20557	1.0000
		20558	1.0000
		20559	1.0000
		20560	1.0000
		20565	1.0000
		20566	1.0000
		20570	1.0000
		20571	1.0000
		20572	1.0000
		20573	1.0000
		20575	1.0000
		20576	1.0000
		20577	1.0000
		20578	1.0000
		20579	1.0000
		20580	1.0000
		20581	1.0000
		20585	1.0000
		20586	1.0000
		20590	1.0000
		20591	1.0000
		20593	1.0000
		20594	1.0000
		20597	1.0000
		20599	1.0000

DISTRICT OF COLUMBIA
CONDOMINIUM OWNERS
ZONE DEFINITIONS

ZIP CODE	TERRITORIAL ZONE	WATER BACK-UP ZONE	NCOR ZONE	COVERAGE J ZONE	ZIP CODE	TERRITORIAL ZONE	WATER BACK-UP ZONE	NCOR ZONE	COVERAGE J ZONE
20001	20001	1	1	1	20203	20203	1	1	1
20002	20002	1	1	1	20204	20204	1	1	1
20003	20003	1	1	1	20206	20206	1	1	1
20004	20004	1	1	1	20207	20207	1	1	1
20005	20005	1	1	1	20208	20208	1	1	1
20006	20006	1	1	1	20210	20210	1	1	1
20007	20007	1	1	1	20211	20211	1	1	1
20008	20008	1	1	1	20212	20212	1	1	1
20009	20009	1	1	1	20213	20213	1	1	1
20010	20010	1	1	1	20214	20214	1	1	1
20011	20011	1	1	1	20215	20215	1	1	1
20012	20012	1	1	1	20216	20216	1	1	1
20015	20015	1	1	1	20217	20217	1	1	1
20016	20016	1	1	1	20218	20218	1	1	1
20017	20017	1	1	1	20219	20219	1	1	1
20018	20018	1	1	1	20220	20220	1	1	1
20019	20019	1	1	1	20221	20221	1	1	1
20020	20020	1	1	1	20222	20222	1	1	1
20024	20024	1	1	1	20223	20223	1	1	1
20026	20026	1	1	1	20224	20224	1	1	1
20032	20032	1	1	1	20226	20226	1	1	1
20036	20036	1	1	1	20227	20227	1	1	1
20037	20037	1	1	1	20228	20228	1	1	1
20042	20042	1	1	1	20229	20229	1	1	1
20045	20045	1	1	1	20230	20230	1	1	1
20046	20046	1	1	1	20232	20232	1	1	1
20047	20047	1	1	1	20233	20233	1	1	1
20049	20049	1	1	1	20235	20235	1	1	1
20051	20051	1	1	1	20237	20237	1	1	1
20052	20052	1	1	1	20238	20238	1	1	1
20053	20053	1	1	1	20239	20239	1	1	1
20055	20055	1	1	1	20240	20240	1	1	1
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20059	20059	1	1	1	20244	20244	1	1	1
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20066	20066	1	1	1	20261	20261	1	1	1
20067	20067	1	1	1	20262	20262	1	1	1
20068	20068	1	1	1	20265	20265	1	1	1
20069	20069	1	1	1	20266	20266	1	1	1
20070	20070	1	1	1	20268	20268	1	1	1
20071	20071	1	1	1	20270	20270	1	1	1
20073	20073	1	1	1	20277	20277	1	1	1
20074	20074	1	1	1	20289	20289	1	1	1
20075	20075	1	1	1	20299	20299	1	1	1
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20077	20077	1	1	1	20303	20303	1	1	1
20078	20078	1	1	1	20306	20306	1	1	1
20080	20080	1	1	1	20307	20307	1	1	1
20081	20081	1	1	1	20310	20310	1	1	1
20082	20082	1	1	1	20314	20314	1	1	1
20097	20097	1	1	1	20317	20317	1	1	1
20098	20098	1	1	1	20318	20318	1	1	1
20201	20201	1	1	1	20319	20319	1	1	1
20202	20202	1	1	1	20330	20330	1	1	1

DISTRICT OF COLUMBIA
CONDOMINIUM OWNERS
ZONE DEFINITIONS

ZIP CODE	TERRITORIAL ZONE	WATER BACK-UP ZONE	NCOR ZONE	COVERAGE J ZONE	ZIP CODE	TERRITORIAL ZONE	WATER BACK-UP ZONE	NCOR ZONE	COVERAGE J ZONE
20340	20340	1	1	1	20451	20451	1	1	1
20350	20350	1	1	1	20453	20453	1	1	1
20355	20355	1	1	1	20456	20456	1	1	1
20370	20370	1	1	1	20460	20460	1	1	1
20372	20372	1	1	1	20463	20463	1	1	1
20373	20373	1	1	1	20468	20468	1	1	1
20374	20374	1	1	1	20469	20469	1	1	1
20375	20375	1	1	1	20470	20470	1	1	1
20376	20376	1	1	1	20472	20472	1	1	1
20380	20380	1	1	1	20500	20500	1	1	1
20388	20388	1	1	1	20501	20501	1	1	1
20389	20389	1	1	1	20502	20502	1	1	1
20390	20390	1	1	1	20503	20503	1	1	1
20391	20391	1	1	1	20504	20504	1	1	1
20392	20392	1	1	1	20505	20505	1	1	1
20393	20393	1	1	1	20506	20506	1	1	1
20394	20394	1	1	1	20507	20507	1	1	1
20395	20395	1	1	1	20508	20508	1	1	1
20398	20398	1	1	1	20509	20509	1	1	1
20401	20401	1	1	1	20510	20510	1	1	1
20402	20402	1	1	1	20511	20511	1	1	1
20403	20403	1	1	1	20515	20515	1	1	1
20404	20404	1	1	1	20520	20520	1	1	1
20405	20405	1	1	1	20521	20521	1	1	1
20406	20406	1	1	1	20522	20522	1	1	1
20407	20407	1	1	1	20523	20523	1	1	1
20408	20408	1	1	1	20524	20524	1	1	1
20409	20409	1	1	1	20525	20525	1	1	1
20410	20410	1	1	1	20526	20526	1	1	1
20411	20411	1	1	1	20527	20527	1	1	1
20412	20412	1	1	1	20528	20528	1	1	1
20413	20413	1	1	1	20529	20529	1	1	1
20414	20414	1	1	1	20530	20530	1	1	1
20415	20415	1	1	1	20531	20531	1	1	1
20416	20416	1	1	1	20532	20532	1	1	1
20417	20417	1	1	1	20533	20533	1	1	1
20418	20418	1	1	1	20534	20534	1	1	1
20419	20419	1	1	1	20535	20535	1	1	1
20420	20420	1	1	1	20536	20536	1	1	1
20421	20421	1	1	1	20537	20537	1	1	1
20422	20422	1	1	1	20538	20538	1	1	1
20423	20423	1	1	1	20539	20539	1	1	1
20424	20424	1	1	1	20540	20540	1	1	1
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20426	20426	1	1	1	20542	20542	1	1	1
20427	20427	1	1	1	20543	20543	1	1	1
20428	20428	1	1	1	20544	20544	1	1	1
20429	20429	1	1	1	20546	20546	1	1	1
20431	20431	1	1	1	20547	20547	1	1	1
20433	20433	1	1	1	20548	20548	1	1	1
20434	20434	1	1	1	20549	20549	1	1	1
20435	20435	1	1	1	20551	20551	1	1	1
20436	20436	1	1	1	20552	20552	1	1	1
20437	20437	1	1	1	20553	20553	1	1	1
20439	20439	1	1	1	20554	20554	1	1	1
20440	20440	1	1	1	20555	20555	1	1	1
20441	20441	1	1	1	20557	20557	1	1	1
20442	20442	1	1	1	20558	20558	1	1	1
20444	20444	1	1	1	20559	20559	1	1	1
20447	20447	1	1	1	20560	20560	1	1	1

DISTRICT OF COLUMBIA
CONDOMINIUM OWNERS
ZONE DEFINITIONS

ZIP CODE	TERRITORIAL ZONE	WATER BACK-UP ZONE	NCOR ZONE	COVERAGE J ZONE
20565	20565	1	1	1
20566	20566	1	1	1
20570	20570	1	1	1
20571	20571	1	1	1
20572	20572	1	1	1
20573	20573	1	1	1
20575	20575	1	1	1
20576	20576	1	1	1
20577	20577	1	1	1
20578	20578	1	1	1
20579	20579	1	1	1
20580	20580	1	1	1
20581	20581	1	1	1
20585	20585	1	1	1
20586	20586	1	1	1
20590	20590	1	1	1
20591	20591	1	1	1
20593	20593	1	1	1
20594	20594	1	1	1
20597	20597	1	1	1
20599	20599	1	1	1

SERFF Tracking #:	ALSE-131486220	State Tracking #:		Company Tracking #:	R32344: CONDO REDESIGN

State:	District of Columbia	Filing Company:	Allstate Vehicle and Property Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0001 Condominium Homeowners		
Product Name:	AVPIC Condo		
Project Name/Number:	Condo Redesign/RITM01612845		

Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification (P&C)
Comments:	
Attachment(s):	3. DC Condo AVPIC DISB Certification IMP10152018.pdf
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	N/A new filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	new filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memo
Comments:	
Attachment(s):	4. DC Condo AVPIC Actuarial Support IMP10152018.pdf
Item Status:	
Status Date:	

DISB

Government of the District of Columbia
Department of Insurance, Securities and Banking

Stephen C. Taylor
Commissioner

This form is to acknowledge and certify that SERFF Tracking Number, _____, is in compliance with the following District of Columbia Department of Insurance, Securities, and Banking (DISB) guidelines:

1)   DISB Bulletin 15-IB-06-8/15 Price Optimization Ban
2)   DISB Ban on Territorial Rating (rates within the District of Columbia shall not vary by territory)

Jamie Mills , _Allstate Insurance Company_ , _Sr. Actuary_
Printed Name, Company, and Title

Signature _Janice Mills_   5/1/18
           Date

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

INDEX

ATTACHMENT I

Introduction of Allstate Condominium Redesign

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

INTRODUCTION OF ALLSTATE CONDOMINIUM REDESIGN

This filing details the introduction of the Allstate Condominium Redesign product for Allstate Vehicle and Property Insurance Company (AVPIC) in the District of Columbia. All new Condominium business written on or after the implementation of this filing will be written into the AVPIC Condominium product. Allstate Insurance Company (AIC) will continue to service existing renewal business, and will be closed to new Condominium business as of the implementation of this filing. No existing policyholders are affected by the changes described in this filing. Current AIC customers may choose to have their policy rewritten to include the new rating variables in their premium determination. Communication is being sent to all existing customers to inform them of this option.

The AVPIC Redesign program incorporates the existing program used in AIC with the following policy and pricing modifications.

Policy Modifications

Please see **Attachment IV** for more information on the new Loss Assessment Coverage.

Please refer to **Attachment I, Pages 2-3** for further details on the District of Columbia's Condominium Redesign policy, including a comparison of coverage provided by the current AIC Condominium Policy. For additional information on the new policy forms and endorsements, please see the associated forms filing F16626.

Pricing Modifications
While preserving many of the rating plans currently used in AIC, AVPIC will be introducing many new rating variables. Please see **Attachment III** for more information on the rating structure in AVPIC.

Premium Level
With the implementation of this filing, the premium level in AVPIC has been set based on the current premium level in the currently open Allstate Insurance Company. Please see the chart on the next page, which outlines the specific proposed coverage changes between AIC and AVPIC.

	DC AIC **Condominium**	DC AVPIC **Condominium Redesign**
Inside Limits		
Building Property Protection - Coverage A	Subject to a Limit of 10% of Coverage C Covered at Replacement Cost	Subject to a Limit of 30% of Coverage C Covered at Replacement Cost
Personal Property Protection - Coverage C	Amount shown on policy declarations Covered at Actual Cash Value w/optional Personal Property Reimbursement	Amount shown on policy declarations Covered at Actual Cash Value w/optional Personal Property Reimbursement
Loss Assessments – Coverage G	$1,000 Limit Optional Buy Up Flat $250 Deductible	30% of Coverage C Optional Buy Up or Down No deductible will apply
Contents Off Premises	10% of Coverage C Limit when at a residence other than the residence premises	10% of Coverage C Limit while away from the residence premises
Money	$200 Limit	No Coverage
Accounts	$1,000 Limit	No Coverage
Manuscripts	$1,000 Limit	No Coverage
Motorized Land Vehicles *used solely for service of the insured premises and not licensed for use on public roads	Up to Coverage C Limit	$2,500 Limit
Computer Equipment	$5,000 Limit (called Electronic Data Processing Equipment)	Up to Coverage C Limit
CDs, DVDs, and Game Cartridges (Theft Only)	Up to Coverage C Limit on-premises	Up to Coverage C Limit on-premises $500 off-premises Limit
Theft of Tools	Up to Coverage C Limit	$10,000 Limit
Theft of Jewelry, Watches and Furs	$1,000 Limit	$5,000 Limit ($1,000 per item)
Theft of Rugs	$10,000 Limit ($2,500 per item Limit)	Up to Coverage C Limit
Food Spoilage (due to Power Interruption)	Up to Coverage C Limit	$500 Limit
Credit Card Fraud and Counterfeit Money	$1,000 Limit	No Coverage
Lock Replacement (covered theft loss)	Optional Coverage w/$250 Limit	$500 Limit
Rental Host Protection	Not Available	Automatically included for Rentals
Additional Living Expense	No $ Limit but must be reasonable and necessary 12 month Limit Fair Rental Income (12 month Limit)	20% of Coverage C Limit Optional Buy Up/Buy Down 24 month Limit Fair Rental Income (24 month Limit)

	DC AIC **Condominium**	DC AVPIC **Condominium Redesign**
Optional Endorsements and Coverages		
Water Back-Up	Not Available	Optional Up to $50,000 Limit
Green Improvement Reimbursement	Not Available	Optional
Personal Injury Coverage	Not Available	Optional
Electronic Data Recovery	Not Available	Optional
Increased Coverage on Electronic Data Processing Equipment	Optional	Not Available
Incidental Office, Private School or Studio	Optional	Not Available
Increased Coverage on Money	Optional	Not Available
Business Pursuits	Optional	Not Available
Increased Coverage on Securities	Optional	Not Available
Portable Cellular Communication Systems	Optional	Not Available
Extended Protection	Optional	Replaced with Loss Assessments – Coverage G
Home Day Care	Optional	Not Available
Engaged Couples Endorsement	Optional	Not Available
Building Codes	Not Available	Optional
Loss Reduction Endorsement	Optional	Not Available
Additional Insured for Condo LLC	Not Available	Optional
Workers' Compensation and Employers' Liability for Residence Employees	Optional	Not Available

ATTACHMENT II

Rating Plan Methodology

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

GENERALIZED LINEAR MODELS PROCEDURE

Methodology

Indicated factors were developed via a multivariate analysis using Generalized Linear Models (GLMs). GLMs provide regression-like modeling of the response variable, but provide more flexibility than linear regression, as GLMs allow the response variable to come from an exponential family of distributions, including Normal, Poisson, Binomial, Negative Binomial, Gamma and Tweedie distributions.

Models were built for each of the six perils: Water, Fire, Wind, Theft, Liability, and Other. The peril-specific GLM was fit using the Tweedie distribution with a log link function to predict the response variable of pure premium. The Tweedie distribution is commonly used in practice for modeling Condominium insurance pure premiums as it is a mixture of a Poisson distribution (commonly used for Frequency) and a Gamma distribution (commonly used for Severity). Note that the Hurricane peril GLM was fit using the Gamma distribution. The log link function is commonly used in practice for modeling Condominium insurance as it has the appealing property of producing factors that are intended to be multiplied together rather than added. In addition, for each peril-specific GLM, earned exposures are utilized as weight variables.

For more information on GLMs and usage in insurance ratemaking, please see the following reference:

> *Goldburd, Khare, and Tevet. "Generalized Linear Models for Insurance Rating," CAS Monograph #5, 2016.*
>
> *http://www.casact.org/pubs/monographs/papers/05-Goldburd-Khare-Tevet.pdf*

Non-Hurricane Peril Data

The data used in this analysis was selected in accordance with the considerations listed in Section 3.2 of the Actuarial Standard of Practice No. 23, Data Quality.

Each record in the modeling dataset represents one Condominium per exposure year, and includes the associated exposures, losses, and policy and Condominium characteristics. The data used in the analysis is countrywide Condominium policies that have been with Allstate for five years or less, from accident years 2009-2013.

The policy and Condominium characteristics within the modeling dataset are a point-in-time extract of policy and item information for each exposure year. This point-in-time extraction occurs at:

- The beginning of each exposure year for renewal items,
- The effective date for new Allstate policies starting after the first day of the exposure year, or
- The first date of exposure for new Condominiums added to an existing policy after the first day of the exposure year.

Exposure, claim, and loss data was gathered throughout the exposure period and merged onto the corresponding Condominium record. Losses are an accident-year summary of paid losses, paid expenses, case and supplemental reserves. Losses are evaluated as of 3/31/2014, which corresponds to 15 months after the start of the most recent exposure year. Losses and exposures were then used to calculate pure premiums. Hurricane and Earthquake Catastrophe losses were explicitly removed from the data. In order to remove the effect of large losses, losses were capped at the 99th percentile of losses by peril.

To ensure proper data quality, as prescribed by ASOP 23, losses and exposures were balanced to Allstate's financial statement database. This data was balanced by State, Company, Exposure Year and Peril to a match rate of +/- 5%. Combinations exceeding this threshold were investigated further and assessed for their impact on the modeling dataset.

In order to appropriately assess the model's performance, the dataset was split randomly into two subsets for model development: 60% train dataset and 40% holdout dataset. The train dataset is used to develop the rating factors under the current and proposed rating structure; and, the holdout dataset was used for final assessment and validation.

Below is a visual summary of the modeling process:

Process Overview of Data Assembly and GLMs Analysis
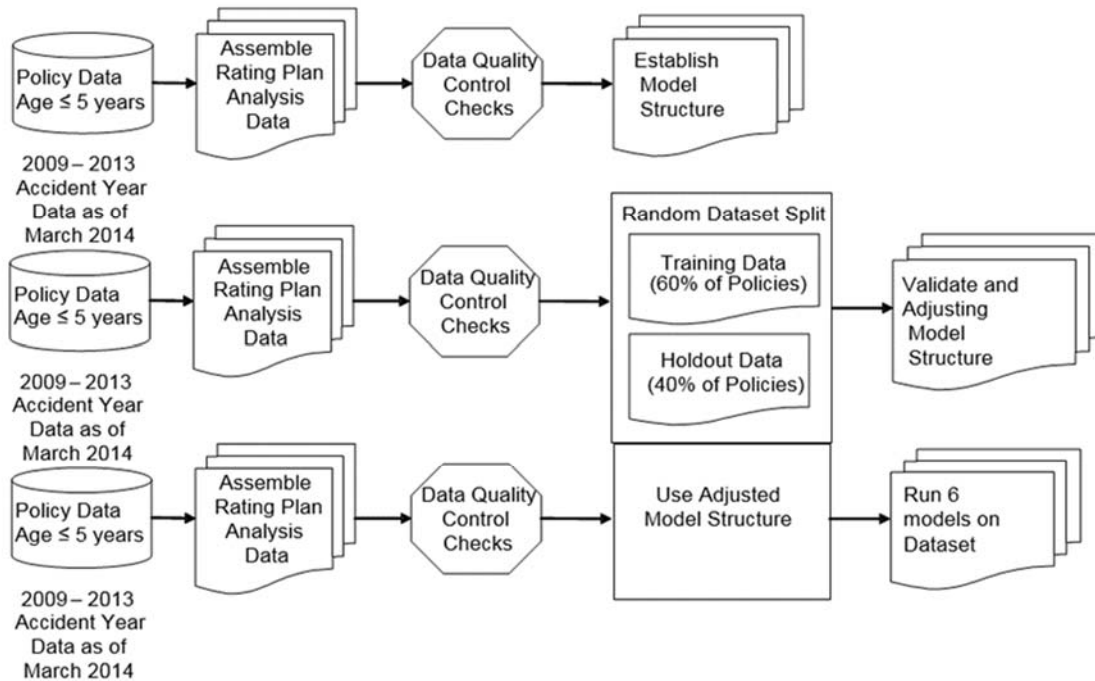
Hurricane Peril Data

Due to the high severity and low frequency nature of hurricane exposure, historical hurricane losses are not used to develop rating factors. Modeled expected losses were used to simulate several hypothetical years of losses, avoiding this issue. This process began with Allstate's Catastrophe Modeling and Analytics Team (CMAT) running Q1 2016 actual exposures through the AIR Worldwide Atlantic Tropical Cyclone Model v15.0.1, as implemented in the software Touchstone v3.0®. The output from these runs were modeled expected losses at a policy level. Modeled hurricane losses were included in the data used in modeling the rating plan factors.

Model Structure and Model Variables

Within the modeling framework, each variable was treated in one of four ways. A variable can be 1) offset, 2) controlled, 3) removed, or 4) modeled.

In a GLM, variables may be **offset** at a pre-determined level. When a variable is offset, the model accounts for its effect so that its signal does not get picked up by a correlated, modeled variable unintentionally. For example, within a rating plan loss model, a variable may be offset at the current factors if that particular rating plan is not being changed. In some cases, it is appropriate to calculate indicated factors using a different methodology before modeling, and the

variable analyzed will be offset at those indicated factors. The following variables have been offset in this model:

Peril	Offset Variable
All	Multiple Policy Discount – Auto Supporting Line

Similar to offsetting, **control** variables may be included in a GLM to account for the effect of a particular variable; however, control variables differ from offsets in that they do not require an understanding of the variable's effect prior to modeling. The model will produce coefficients for control variables, but those coefficients will be ignored or replaced when the model is used. For example, a control variable such as exposure year will account for variations in loss over time, but then will be ignored when using model results. Alternatively, geographic control variables serve as "placeholders" for differences between overall rate levels between states, and territorial relativities within each state. The following variables have been used as control variables in this model:

Peril	Control Variable	Reason for Control Variable
All	Territory	Accounts for variations across Territories. These territorial effects are controlled for in the model.

The territorial control variables are developed by analyzing the residual signal after the main effect model has been finalized. The main effect model's predictions are used to adjust the pure premium for non-territorial signal. The adjusted pure premiums reflect the territorial effect. The adjusted pure premiums are then aggregated at a zip code level and supplement the experience using surrounding zip code information. The process starts by categorizing the surrounding zip codes into different zip rings. The first zip ring is defined by grouping the adjacent zip codes to the local zip code, and subsequent zip rings contain zip codes that connect to the previous zip rings. Based on the number of exposures and claims, losses are diffused from these zip rings using credibility measures to smooth out the local ring losses. Then, a partition-based clustering method is used to group zip codes into k-groups, where k is specified by modeler. Each zip code is assigned to the group with the nearest mean. New groups' means are then calculated after the grouping procedure. This iterative process will continue until an iteration results in no zip codes changing groups. This process is called the K-Means Clustering Algorithm. The resulting groups were selected to ensure that all groups represented at least 0.5% exposure of the book. The final territorial groups are then included in the main effect model to control for territorial signal.   All remaining variables are available to be **modeled** within a GLM. Using an iterative model building process, a modeler analyzes variables to determine if they are statistically significant. There are several different techniques to assess statistical significance. The modeler can examine the parameter estimates and parameter diagnostics (such as p-values and standard

errors) output with the model results. Different model iterations can be run by adding and removing variables to assess their impact on the model performance.

Consequently, if it is determined that there is no meaningful signal to be gained from a variable, it will be **excluded** from the peril model(s). Otherwise, the variable is **included** in the model(s). The models will output the statistical effect for each modeled variable, all other variables being considered. There are broadly two ways to include a variable in a GLM:

1. A discrete variable is one in which the variable can take only one of a discrete number of possibilities. Levels within a discrete variable can be grouped together prior to modeling. For example, Water Claim in 3 Years can be described as equal to 0 or 1+. In this situation, the GLM will output a unique parameter for each of these groups.

2. By comparison, other variables can take continuous values, for example age of condominium. While these condominium ages could be grouped into a discrete number of levels, the efficiency and stability of the model are often improved by treating such a variable continuously because continuous variables often result in fewer modeled parameters than a discrete alternative. Continuous variables are most commonly included in polynomial form. The order of the polynomial will determine the number of parameters output for the variable. For example, if Amount of Insurance is included as a quadratic, this will result in two parameters for this variable:

$$Response = (Influence\ of\ Other\ Variables) + \beta_1(Amount\_of\_Insurance) + \beta_2(Amount\_of\_Insurance)^2$$

Please refer to **Attachment II, Exhibit A** for a list of control and modeled variables included in each peril model, along with their classification as discrete and/or continuous.

The selection of how each variable was treated in the modeling process – offset, controlled, removed, excluded modeled, or included modeled – was in accordance with Section 3.2 of the Actuarial Standard of Practice No. 12, Risk Classification. As part of the "*Considerations in the Selection of Risk Characteristics*," the monotonicity of the modeled coefficients was taken under consideration for certain variables. Examples of variables scrutinized for monotonicity are listed below.

Variable	Consideration
Insurance Score	Monotonic Relationship
Amount of Insurance	Monotonic Relationship
Age of Condominium	Monotonic Relationship
Discount Indicators	Factor <= 1.0
Surcharge Indicators	Factor >= 1.0

If reversals existed for any levels of these variables, there are several potential actions available to address them. (1) If applicable, bin together levels within a discrete variable to provide less

granularity in the modeled results, (2) model the variable continuously as opposed to discretely if an applicable continuous form of the variable exists, (3) offset the variable at a predetermined level, as mentioned above, (4) exclude the variable from the analysis, or (5) accept the reversal within the indicated results.

Please note that monotonicity is just one consideration throughout the modeling process. Other considerations, as mentioned in ASOP 12, were used in determining the final treatment of each variable. The resulting parameters and diagnostics of each modeled variable included in the peril models can be found within **Attachment II, Exhibit B**. Additionally, the indicated factors, derived from the resulting parameters, are displayed for each level of the modeling data and rebased to a logical level for readability and interpretability.

Validation

Once the model structure has been developed for each peril, several different validation techniques can be used to assess model performance. Since models can differ by methodology, data, model structure, variables, and/or intended purpose, the selection of which validation techniques to utilize can be tailored to the model. The following section details techniques Allstate employed with this particular model.

Using two-way lift charts, one can numerically compare the performance of the new rating plan factors versus the refitted factors using prior phase rating plan when both sets of factors are used to rate the common set of policies in the dataset. For two-way lift charts, the more accurate model has a line plot that is closer to 1.0. By applying this measure to the holdout dataset, the rating plan in this filing is a more accurate rating plan than the current rating plan. See **Attachment II, Exhibit C** for the countrywide two-way lift charts for each peril GLM. A one-way lift chart is shown for the hurricane peril GLM.

Subsequently, confidence intervals were produced for the resulting modeling variables by peril, as an additional check of the model estimation results. A 95% confidence interval was selected, which indicates the model's estimated factors lie within the confidence interval 95% of the time, using a normal distribution. Confidence interval documentation can be found within **Attachment II, Exhibit B** for each peril GLM.

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

VARIABLE TYPES AND MODELS INCLUDED

Variable Information			Peril Model*						
Variable Name	Variable Type	Description of Variable	Fire	Liability	Theft	Water	Other	Wind	Hurricane
Amount of Insurance	Continuous	Dwelling limit of the policies - trended to common exposure year level	M	M	M	M	M	M	M
Claim Free	Discrete/Continuous	Number of years claim-free	M	M	M	M	M	M	-
Fire Claims in 3 Years	Discrete	Number of claims for fire-type loss in past 3 years	M	-	-	-	-	-	-
Water Claims in 3 Years	Discrete	Number of claims for water-type loss in past 3 years	-	-	-	M	-	-	-
Theft and Liability Claims in 3 Years	Discrete	Number of claims for theft- and liability-type loss in past 3 years	-	M	M	-	-	-	-
Other Claims in 3 Years	Discrete	Number of claims for other-type loss in past 3 years	-	-	-	-	M	M	-
Home Buyer Discount	Discrete/Continuous	Discount for policyholders that recently purchased a unit	M	-	-	-	M	M	-
Fire Protective Device	Discrete	Indicator of whether a policy has preventive device for fire loss	M	-	-	-	M	M	-
Theft Protective Device	Discrete	Indicator of whether a policy has preventive device for theft loss	-	-	-	M	-	-	-
Multiple Policy Discount - Home Supporting Line	Discrete	Discount if policyholder has a homeowners policy	M	M	M	M	M	M	-
Payer Type	Discrete	Indicator of whether premium is paid through insured or escrow	M	M	-	-	-	-	-
Cancelled Payment in Latest Year	Discrete	Indicator of whether insured failed to pay on time	M	M	M	M	M	M	-
Construction Type	Discrete	Indicator if a unit is built with brick or frame	M	M	M	M	M	M	M
Insurance Score ISM7U	Continuous	The insurance score group for ISM7U policies (base ISM7U variable).	M	M	M	M	M	M	-
Age of Condominium	Continuous	Age of the condominium	M	M	-	M	M	-	M
Secondary Residence	Discrete	Indicator of whether the property is a secondary residence	M	M	M	M	M	M	-
Maximum Age of the Household	Continuous	Age of the oldest occupant at the time of exposure	M	-	-	-	-	M	-
Territory	Discrete	Territory for the condominium location	C	C	C	C	C	C	C

*C = **C**ontrol Variable, M = Modeled Variable as a **M**ain Effect

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

AMOUNT OF INSURANCE

Model Results and Diagnostics

Peril	Amount of Insurance	Variable Type	Lower Bound	Upper Bound	Polynomial Term	Indicated Parameter	Standard Error	P - Value	Upper 95%	Lower 95%	Within Interval
						Modeled Results			**Confidence Interval Diagnostics**		
Fire	Amount of Insurance	Continuous	1K	1,703K	Log Transformed	0.317	0.002	<.0001	0.315	0.318	Yes
Liability	Amount of Insurance	Continuous	1K	1,703K	1st order	0.010	0.010	<.0001	0.010	0.010	Yes
Theft	Amount of Insurance	Continuous	1K	1,703K	Log Transformed	0.434	0.002	<.0001	0.433	0.436	Yes
Water	Amount of Insurance	Continuous	1K	1,703K	Log Transformed	0.551	0.001	<.0001	0.550	0.551	Yes
Other	Amount of Insurance	Continuous	1K	1,703K	Log Transformed	0.487	0.003	<.0001	0.484	0.490	Yes
Wind	Amount of Insurance	Continuous	1K	150K	Log Transformed	0.660	0.002	<.0001	0.657	0.662	Yes
Hurricane	Amount of Insurance	Continuous	10k	150k	1st order	0.747	0.0062	<.0001	0.738	0.756	Yes
					2nd order	-0.077	0.0091	<.0001	-0.078	-0.075	Yes
					3rd order	0.003	0.0000	<.0001	0.003	0.003	Yes

Rebased Modeled Factor Relativities

Indicated Factors

Amount of Insurance	Fire	Liability	Theft	Water	Other	Wind	Hurricane
5,994	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8,919	1.13	1.00	1.19	1.24	1.21	1.30	1.21
11,224	1.22	1.01	1.31	1.41	1.36	1.51	1.40
15,251	1.34	1.01	1.50	1.67	1.58	1.85	1.77
19,225	1.45	1.01	1.66	1.90	1.76	2.16	2.13
21,000	1.49	1.02	1.72	1.99	1.84	2.29	2.31
24,045	1.55	1.02	1.83	2.15	1.97	2.50	2.65
26,000	1.59	1.02	1.89	2.24	2.04	2.63	2.87
27,000	1.61	1.02	1.92	2.29	2.08	2.70	2.99
28,000	1.63	1.02	1.95	2.34	2.12	2.76	3.11
30,317	1.67	1.02	2.02	2.44	2.20	2.91	3.39
32,000	1.70	1.03	2.07	2.52	2.26	3.02	3.60
33,000	1.72	1.03	2.10	2.56	2.29	3.08	3.72
35,101	1.75	1.03	2.15	2.65	2.36	3.21	3.99
37,000	1.78	1.03	2.20	2.72	2.43	3.32	4.22
38,000	1.79	1.03	2.23	2.76	2.46	3.38	4.35
39,000	1.81	1.03	2.26	2.80	2.49	3.44	4.48
40,000	1.82	1.03	2.28	2.84	2.52	3.50	4.60
41,000	1.84	1.04	2.30	2.88	2.55	3.55	4.73
42,491	1.86	1.04	2.34	2.94	2.60	3.64	4.91
44,000	1.88	1.04	2.38	3.00	2.64	3.72	5.10
45,000	1.89	1.04	2.40	3.03	2.67	3.78	5.22
46,000	1.91	1.04	2.42	3.07	2.70	3.83	5.34
47,383	1.92	1.04	2.45	3.12	2.74	3.91	5.51
49,603	1.95	1.04	2.50	3.20	2.80	4.03	5.77
51,000	1.97	1.05	2.53	3.25	2.84	4.10	5.93
52,000	1.98	1.05	2.56	3.29	2.86	4.16	6.04
53,000	1.99	1.05	2.58	3.32	2.89	4.21	6.15
54,000	2.01	1.05	2.60	3.35	2.92	4.26	6.26
55,000	2.02	1.05	2.62	3.39	2.94	4.31	6.37
56,447	2.03	1.05	2.65	3.44	2.98	4.39	6.52
58,502	2.06	1.05	2.69	3.51	3.03	4.49	6.73
60,000	2.07	1.06	2.72	3.56	3.07	4.57	6.88
61,000	2.08	1.06	2.74	3.59	3.09	4.62	6.97
62,437	2.10	1.06	2.77	3.63	3.13	4.69	7.10
65,041	2.13	1.06	2.82	3.72	3.19	4.82	7.34
67,938	2.16	1.06	2.87	3.81	3.26	4.96	7.58
71,678	2.19	1.07	2.94	3.92	3.35	5.14	7.87
76,980	2.24	1.07	3.03	4.08	3.47	5.38	8.24
81,802	2.29	1.08	3.11	4.22	3.57	5.61	8.56
88,064	2.34	1.09	3.21	4.39	3.70	5.88	8.96
99,961	2.44	1.10	3.39	4.71	3.94	6.40	9.82
108,285	2.50	1.11	3.51	4.92	4.09	6.74	10.64
125,642	2.62	1.13	3.75	5.34	4.40	7.44	14.71
217,422*	3.12	1.24	4.76	7.22	5.75	8.36	27.62

* GLM indicated factor for upper bound of $150K for Wind and Hurricane perils

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

CLAIMS FREE

			Model Results and Diagnostics					
			Modeled Results			**Confidence Interval Diagnostics**		
Peril	Number of Years Claim Free	Variable Type	Indicated Parameter	Standard Error	P - Value	Upper 95%	Lower 95%	Within Interval
Fire	**5**	Continuous	-0.143	0.004	<.0001	-0.144	-0.142	Yes
Liability	**0**	Discrete	0.379	0.005	<.0001	0.375	0.382	Yes
	3		0.199	0.006	<.0001	0.197	0.201	Yes
	5		.	.	.	.	.	.
Theft	**5**	Continuous	-0.208	0.003	<.0001	-0.209	-0.207	Yes
Water	**0**	Discrete	0.322	0.003	<.0001	0.320	0.324	Yes
	3		0.260	0.002	<.0001	0.259	0.261	Yes
	5		.	.	.	.	.	.
Other	**0**	Discrete	0.534	0.008	<.0001	0.525	0.543	Yes
	1		0.458	0.009	<.0001	0.450	0.466	Yes
	3		0.287	0.015	<.0001	0.279	0.295	Yes
	5		.	.	.	.	.	.
Wind	**5**	Continuous	-0.122	0.011	<.0001	-0.125	-0.119	Yes
Hurricane	**Not Modeled**	.	.	.	.	.	.	.

		Rebased Modeled Factor Relativities					
	Indicated Factors						
Number of Years Claim Free	Fire	Liability	Theft	Water	Other	Wind	Hurricane
0	1.00	1.00	1.00	1.00	1.00	1.00	-
1	0.87	0.84	0.81	0.94	0.93	0.89	-
3	0.75	0.84	0.66	0.94	0.78	0.78	-
5	0.65	0.68	0.54	0.72	0.59	0.69	-

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

FIRE CLAIMS IN 3 YEARS

Model Results and Diagnostics									

Peril	Fire Claims in 3 Years	Variable Type	Modeled Results			Confidence Interval Diagnostics		
			Indicated Parameter	Standard Error	P - Value	Upper 95%	Lower 95%	Within Interval
Fire	**Y or N**	Discrete	0.139	0.035	<.0001	0.130	0.149	Yes
Liability	**Not Modeled**	-						
Theft	**Not Modeled**	-						
Water	**Not Modeled**	-						
Other	**Not Modeled**	-						
Wind	**Not Modeled**	-						
Hurricane	**Not Modeled**	-						

Rebased Modeled Factor Relativities							

Fire Claims in 3 Years	Indicated Factors						
	Fire	Liability	Theft	Water	Other	Wind	Hurricane
0	1.00	-	-	-	-	-	-
1+	1.15	-	-	-	-	-	-

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

OTHER CLAIMS IN 3 YEARS

| Model Results and Diagnostics | | | | | | | | | | Rebased Modeled Factor Relativities | | | | | | | | |

			Modeled Results			Confidence Interval Diagnostics					Indicated Factors						
Peril	**Other Claims in 3 Years**	**Variable Type**	**Indicated Parameter**	**Standard Error**	**P - Value**	**Upper 95%**	**Lower 95%**	**Within Interval**		**Other Claims in 3 Years**	**Fire**	**Liability**	**Theft**	**Water**	**Other**	**Wind**	**Hurricane**
Fire	**Not Modeled**	-								0	-	-	-	-	1.00	1.00	-
										1+	-	-	-	-	1.38	1.49	-
Liability	**Not Modeled**	-															
Theft	**Not Modeled**	-															
Water	**Not Modeled**	-															
Other	**Y or N**	-	0.324	0.017	<.0001	0.313	0.335	Yes									
Wind	**Y or N**	-	0.398	0.011	<.0001	0.389	0.406	Yes									
Hurricane	**Not Modeled**	-															

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

WATER CLAIMS IN 3 YEARS

Model Results and Diagnostics									
			Modeled Results			Confidence Interval Diagnostics			
Peril	Water Claims in 3 Years	Variable Type	Indicated Parameter	Standard Error	P - Value	Upper 95%	Lower 95%	Within Interval	
Fire	Not Modeled	-							
Liability	Not Modeled	-							
Theft	Not Modeled	-							
Water	Y or N	Discrete	0.540	0.002	<.0001	0.538	0.542	Yes	
Other	Not Modeled	-							
Wind	Y or N	Discrete	0.290	0.014	<.0001	0.282	0.298	Yes	
Hurricane	Not Modeled	-							

Rebased Modeled Factor Relativities							
	Indicated Factors						
Water Claims in 3 Years	Fire	Liability	Theft	Water	Other	Wind	Hurricane
0	-	-	-	1.00	-	1.00	-
1+	-	-	-	1.72	-	1.34	-

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

THEFT AND LIABILITY CLAIMS IN 3 YEARS

			Model Results and Diagnostics					

			Modeled Results			Confidence Interval Diagnostics		
Peril	Theft and Liability Claims in 3 Years	Variable Type	Indicated Parameter	Standard Error	P - Value	Upper 95%	Lower 95%	Within Interval
Fire	**Y or N**	Discrete	0.109	0.024	<.0001	0.104	0.114	Yes
Liability	**Y or N**	Discrete	0.657	0.003	<.0001	0.654	0.661	Yes
Theft	**Y or N**	Discrete	0.578	0.004	<.0001	0.574	0.583	Yes
Water	**Not Modeled**	-						
Other	**Not Modeled**	-						
Wind	**Not Modeled**	-						
Hurricane	**Not Modeled**	-						

	Rebased Modeled Factor Relativities						

	Indicated Factors						
Theft and Liability Claims in 3 Years	Fire	Liability	Theft	Water	Other	Wind	Hurricane
0	1.00	1.00	1.00	-	-	-	-
1+	1.12	1.93	1.78	-	-	-	-

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

HOME BUYER DISCOUNT

Model Results and Diagnostics									

			Modeled Results			Confidence Interval Diagnostics			
Peril	**Home Buyer Discount**	**Variable Type**	**Indicated Parameter**	**Standard Error**	**P - Value**	**Upper 95%**	**Lower 95%**	**Within Interval**
Fire	**Y or N**	Discrete	0.059	0.014	<.0001	0.057	0.060	Yes
Liability	**Not Modeled**	-						
Theft	**Not Modeled**	-						
Water	**Not Modeled**	-						
Other	**Years since Purchase/Own - 4+**	Discrete	.	.	.	.	.	.
	Years since Purchase/Own - 3		-0.014	0.186	<.0001	-0.019	-0.009	Yes
	Years since Purchase/Own - 1 or 2		-0.046	0.046	<.0001	-0.050	-0.042	Yes
	Years since Purchase/Own - 0		-0.112	0.039	<.0001	-0.120	-0.103	Yes
Wind	**Home Buyer Discount**	Continuous	-0.032	0.012	<.0001	-0.033	-0.031	Yes
Hurricane	**Not Modeled**	-						

Rebased Modeled Factor Relativities							

	Indicated Factors						
Home Buyer Discount	**Fire**	**Liability**	**Theft**	**Water**	**Other**	**Wind**	**Hurricane**
No Discount	1.00	-	-	-	1.00	1.00	-
Years since Purchase/Own - 4	0.94	-	-	-	1.00	0.97	-
Years since Purchase/Own - 3	0.94	-	-	-	0.99	0.94	-
Years since Purchase/Own - 2	0.94	-	-	-	0.96	0.91	-
Years since Purchase/Own - 1	0.94	-	-	-	0.96	0.88	-
Years since Purchase/Own - 0	0.94	-	-	-	0.89	0.85	-

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

FIRE PROTECTION DEVICE

| | Model Results and Diagnostics | | | | | | | | | Rebased Modeled Factor Relativities | | | | | | | |

			Modeled Results			Confidence Interval Diagnostics					Indicated Factors						
Peril	Fire Protection Device	Variable Type	Indicated Parameter	Standard Error	P - Value	Upper 95%	Lower 95%	Within Interval		Fire Protection Device	Fire	Liability	Theft	Water	Other	Wind	Hurricane
Fire	**No**	Discrete	0.031	0.035	<.0001	0.029	0.033	Yes		none	1.00	-	-	-	1.00	1.00	-
	Low		.	.	.	.	.	.		low/medium	0.97	-	-	-	0.94	0.98	-
	High		-0.667	0.003	<.0001	-0.670	-0.663	Yes		high	0.50	-	-	-	0.80	0.71	-
Liability	**Not Modeled**	-															
Theft	**Not Modeled**	-															
Water	**Not Modeled**	-															
Other	**No**	Discrete	0.059	0.041	<.0001	0.054	0.063	Yes									
	Low		.	.	.	.	.	.									
	High		-0.160	0.023	<.0001	-0.167	-0.152	Yes									
Wind	**No**	Discrete	0.017	0.102	<.0001	0.013	0.020	Yes									
	Low		.	.	.	.	.	.									
	High		-0.324	0.009	<.0001	-0.329	-0.318	Yes									
Hurricane	**Not Modeled**	-															

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

THEFT PROTECTION DEVICE

Model Results and Diagnostics

			Modeled Results			Confidence Interval Diagnostics		
Peril	Theft Protection Device	Variable Type	Indicated Parameter	Standard Error	P - Value	Upper 95%	Lower 95%	Within Interval
Fire	Not Modeled	-						
Liability	Not Modeled	-						
Theft	Not Modeled	-						
Water	Theft Protection Device	Discrete	0.041	0.012	<.0001	0.040	0.042	Yes
Other	Not Modeled	-						
Wind	Not Modeled	-						
Hurricane	Not Modeled	-						

Rebased Modeled Factor Relativities

	Indicated Factors						
Theft Protection Device	Fire	Liability	Theft	Water	Other	Wind	Hurricane
none	-	-	-	1.00	-	-	-
low/medium	-	-	-	0.96	-	-	-
high	-	-	-	0.96	-	-	-

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

MULTIPLE POLICY DISCOUNT - HOME SUPPORTING LINE

	Model Results and Diagnostics							
			Modeled Results			**Confidence Interval Diagnostics**		
Peril	**Multiple Policy Discount - Home Supporting Line**	**Variable Type**	**Indicated Parameter**	**Standard Error**	**P - Value**	**Upper 95%**	**Lower 95%**	**Within Interval**
Fire	**Y or N**	Discrete	-0.045	0.024	<.0001	-0.048	-0.043	Yes
Liability	**Y or N**	Discrete	-0.074	0.013	<.0001	-0.076	-0.072	Yes
Theft	**Y or N**	Discrete	-0.122	0.011	<.0001	-0.125	-0.119	Yes
Water	**Y or N**	Discrete	-0.033	0.015	<.0001	-0.034	-0.032	Yes
Other	**Y or N**	Discrete	-0.302	0.009	<.0001	-0.307	-0.297	Yes
Wind	**Not Modeled**	-						
Hurricane	**Not Modeled**	-						

	Rebased Modeled Factor Relativities						
	Indicated Factors						
Multiple Policy Discount - Home Supporting Line	**Fire**	**Liability**	**Theft**	**Water**	**Other**	**Wind**	**Hurricane**
No	1.00	1.00	1.00	1.00	1.00	-	-
Yes	0.96	0.93	0.89	0.97	0.74	-	-

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

PAYER TYPE

	Model Results and Diagnostics								

Peril	Payer Type	Variable Type	Modeled Results			Confidence Interval Diagnostics			
			Indicated Parameter	Standard Error	P - Value	Upper 95%	Lower 95%	Within Interval	
Fire	**Insured or Escrow**	Discrete	-0.077	0.012	<.0001	-0.079	-0.075	Yes	
Liability	**Insured or Escrow**	Discrete	-0.049	0.016	<.0001	-0.050	-0.047	Yes	
Theft	**Not Modeled**	-							
Water	**Not Modeled**	-							
Other	**Not Modeled**	-							
Wind	**Not Modeled**	-							
Hurricane	**Not Modeled**	-							

	Rebased Modeled Factor Relativities						

	Indicated Factors						
Payer Type	Fire	Liability	Theft	Water	Other	Wind	Hurricane
Insured	1.00	1.00	-	-	-	-	-
Escrow	0.93	0.95	-	-	-	-	-

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

PAYMENT HISTORY

Model Results and Diagnostics									
			Modeled Results			**Confidence Interval Diagnostics**			
Peril	Cancelled Payment in Latest Year	Variable Type	Indicated Parameter	Standard Error	P - Value	Upper 95%	Lower 95%	Within Interval	
Fire	**Y or N**	Discrete	0.280	0.004	<.0001	0.278	0.282	Yes	
Liability	**Y or N**	Discrete	0.106	0.009	<.0001	0.104	0.108	Yes	
Theft	**Y or N**	Discrete	0.118	0.010	<.0001	0.116	0.120	Yes	
Water	**Y or N**	Discrete	0.039	0.013	<.0001	0.038	0.040	Yes	
Other	**Y or N**	Discrete	0.068	0.038	<.0001	0.063	0.073	Yes	
Wind	**Y or N**	Discrete	0.092	0.022	<.0001	0.089	0.096	Yes	
Hurricane	**Not Modeled**								

Rebased Modeled Factor Relativities							
	Indicated Factors						
Cancelled Payment in Latest Year	Fire	Liability	Theft	Water	Other	Wind	Hurricane
No	1.00	1.00	1.00	1.00	1.00	1.00	-
Yes	1.32	1.11	1.13	1.04	1.07	1.10	-

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

CONSTRUCTION TYPE

		Model Results and Diagnostics							

			Modeled Results			Confidence Interval Diagnostics			
Peril	Construction Type	Variable Type	Indicated Parameter	Standard Error	P - Value	Upper 95%	Lower 95%	Within Interval	
Fire	**Brick or Frame**	Discrete	-0.108	0.007	<.0001	-0.110	-0.107	Yes	
Liability	**Brick or Frame**	Discrete	-0.069	0.010	<.0001	-0.071	-0.068	Yes	
Theft	**Brick or Frame**	Discrete	-0.149	0.006	<.0001	-0.151	-0.147	Yes	
Water	**Brick or Frame**	Discrete	-0.133	0.002	<.0001	-0.134	-0.133	Yes	
Other	**Brick or Frame**	Discrete	-0.292	0.006	<.0001	-0.296	-0.289	Yes	
Wind	**Brick or Frame**	Discrete	-0.020	0.067	<.0001	-0.022	-0.017	Yes	
Hurricane	**Brick or Frame**	Discrete	0.323	0.009	<.0001	0.318	0.329	Yes	

Rebased Modeled Factor Relativities							

	Indicated Factors						
Construction Type	Fire	Liability	Theft	Water	Other	Wind	Hurricane
Brick	0.90	0.93	0.86	0.88	0.75	0.98	0.72
Frame	1.00	1.00	1.00	1.00	1.00	1.00	1.00

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

RATING GROUP

Model Results and Diagnostics

Peril	Rating Group	Variable Type	Lower Bound	Upper Bound	Polynomial Term	Modeled Results			Confidence Interval Diagnostics		
						Indicated Parameter	Standard Error	P - Value	Upper 95%	Lower 95%	Within Interval
Fire	Rating Group	Continuous	1	50	1	0.025	0.000	<.0001	0.025	0.025	Yes
Liability	Rating Group	Continuous	1	50	1	0.021	0.000	<.0001	0.021	0.022	Yes
Theft	Rating Group	Continuous	1	50	1	0.038	0.000	<.0001	0.038	0.038	Yes
Water	Rating Group	Continuous	1	50	1	0.019	0.000	<.0001	0.019	0.019	Yes
Other	Rating Group	Continuous	1	50	1	0.019	0.005	<.0001	0.019	0.019	Yes
Wind	Rating Group	Continuous	1	50	1	0.023	0.004	<.0001	0.023	0.023	Yes
Hurricane	Not Modeled										

Rebased Modeled Factor Relativities

Rating Group	Fire	Liability	Theft	Water	Other	Wind	Hurricane	Rating Group	Fire	Liability	Theft	Water	Other	Wind	Hurricane
1	1.00	1.00	1.00	1.00	1.00	1.00	-	26	1.87	1.71	2.61	1.62	1.60	1.77	-
2	1.03	1.02	1.04	1.02	1.02	1.02	-	27	1.92	1.74	2.71	1.65	1.63	1.81	-
3	1.05	1.04	1.08	1.04	1.04	1.05	-	28	1.96	1.78	2.82	1.68	1.66	1.85	-
4	1.08	1.07	1.12	1.06	1.06	1.07	-	29	2.01	1.82	2.93	1.72	1.69	1.89	-
5	1.11	1.09	1.17	1.08	1.08	1.10	-	30	2.06	1.86	3.05	1.75	1.72	1.94	-
6	1.13	1.11	1.21	1.10	1.10	1.12	-	31	2.12	1.90	3.16	1.78	1.76	1.98	-
7	1.16	1.14	1.26	1.12	1.12	1.15	-	32	2.17	1.94	3.29	1.82	1.79	2.03	-
8	1.19	1.16	1.31	1.14	1.14	1.17	-	33	2.23	1.98	3.42	1.85	1.83	2.07	-
9	1.22	1.19	1.36	1.17	1.16	1.20	-	34	2.28	2.03	3.55	1.89	1.86	2.12	-
10	1.25	1.21	1.41	1.19	1.18	1.23	-	35	2.34	2.07	3.69	1.93	1.89	2.17	-
11	1.28	1.24	1.47	1.21	1.21	1.26	-	36	2.40	2.11	3.83	1.97	1.93	2.22	-
12	1.32	1.27	1.53	1.24	1.23	1.29	-	37	2.46	2.16	3.98	2.00	1.97	2.27	-
13	1.35	1.29	1.59	1.26	1.25	1.31	-	38	2.52	2.21	4.14	2.04	2.00	2.32	-
14	1.38	1.32	1.65	1.29	1.28	1.35	-	39	2.59	2.26	4.30	2.08	2.04	2.38	-
15	1.42	1.35	1.71	1.31	1.30	1.38	-	40	2.65	2.30	4.47	2.12	2.08	2.43	-
16	1.45	1.38	1.78	1.34	1.33	1.41	-	41	2.72	2.35	4.65	2.16	2.12	2.49	-
17	1.49	1.41	1.85	1.36	1.35	1.44	-	42	2.79	2.40	4.83	2.21	2.16	2.55	-
18	1.53	1.44	1.92	1.39	1.38	1.47	-	43	2.86	2.46	5.02	2.25	2.20	2.61	-
19	1.57	1.47	2.00	1.42	1.40	1.51	-	44	2.93	2.51	5.21	2.29	2.24	2.67	-
20	1.61	1.50	2.07	1.44	1.43	1.54	-	45	3.00	2.56	5.42	2.34	2.29	2.73	-
21	1.65	1.53	2.16	1.47	1.46	1.58	-	46	3.08	2.62	5.63	2.38	2.33	2.79	-
22	1.69	1.57	2.24	1.50	1.48	1.61	-	47	3.16	2.68	5.85	2.43	2.37	2.85	-
23	1.73	1.60	2.33	1.53	1.51	1.65	-	48	3.24	2.73	6.08	2.48	2.42	2.92	-
24	1.78	1.64	2.42	1.56	1.54	1.69	-	49	3.32	2.79	6.32	2.53	2.47	2.99	-
25	1.82	1.67	2.51	1.59	1.57	1.73	-	50	3.40	2.85	6.56	2.57	2.51	3.06	-

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

AGE OF CONDOMINIUM

Model Results and Diagnostics

Peril	Age Of Condominium	Variable Type	Lower Bound	Upper Bound	Polynomial Term	Modeled Results			Confidence Interval Diagnostics		
						Indicated Parameter	Standard Error	P - Value	Upper 95%	Lower 95%	Within Interval
Fire	Age Of Condominium	Continuous	0	100	1	0.098	0.002	<.0001	0.098	0.099	Yes
Liability	Age Of Condominium	Continuous	0	100	Log Transformed	0.184	0.002	<.0001	0.183	0.184	Yes
Theft	Not Modeled	-									
Water	Age Of Condominium	Continuous	0	40	1	0.060	0.002	<.0001	0.060	0.061	Yes
Other	Age Of Condominium	Continuous	0	100	1	0.023	0.021	<.0001	0.023	0.024	Yes
Wind	Not Modeled	-									
Hurricane	Age Of Condominium	Continuous	0	30	1st order	0.039	0.026	<.0001	0.037	0.041	Yes
					2nd order	0.000	0.000	<.0001	0.000	0.000	Yes

Rebased Modeled Factor Relativities

Indicated Factors

Age of Condominium	Fire	Liability	Theft	Water	Other	Wind	Hurricane	Age of Condominium	Fire	Liability	Theft	Water	Other	Wind	Hurricane
0	1.00	1.00	-	1.00	1.00	-	0.96	51	1.65	2.34	-	1.27	1.13	-	2.34
1	1.01	1.14	-	1.01	1.00	-	1.00	52	1.67	2.34	-	1.27	1.13	-	2.34
2	1.02	1.29	-	1.01	1.00	-	1.04	53	1.68	2.35	-	1.27	1.13	-	2.34
3	1.03	1.39	-	1.02	1.01	-	1.08	54	1.70	2.36	-	1.27	1.13	-	2.34
4	1.04	1.46	-	1.02	1.01	-	1.12	55	1.72	2.37	-	1.27	1.14	-	2.34
5	1.05	1.53	-	1.03	1.01	-	1.16	56	1.73	2.38	-	1.27	1.14	-	2.34
6	1.06	1.58	-	1.04	1.01	-	1.20	57	1.75	2.38	-	1.27	1.14	-	2.34
7	1.07	1.62	-	1.04	1.02	-	1.24	58	1.77	2.39	-	1.27	1.15	-	2.34
8	1.08	1.66	-	1.05	1.02	-	1.29	59	1.78	2.40	-	1.27	1.15	-	2.34
9	1.09	1.70	-	1.06	1.02	-	1.33	60	1.80	2.41	-	1.27	1.15	-	2.34
10	1.10	1.73	-	1.06	1.02	-	1.37	61	1.82	2.41	-	1.27	1.15	-	2.34
11	1.11	1.76	-	1.07	1.03	-	1.42	62	1.84	2.42	-	1.27	1.16	-	2.34
12	1.13	1.79	-	1.08	1.03	-	1.46	63	1.86	2.43	-	1.27	1.16	-	2.34
13	1.14	1.82	-	1.08	1.03	-	1.51	64	1.87	2.44	-	1.27	1.16	-	2.34
14	1.15	1.84	-	1.09	1.03	-	1.56	65	1.89	2.44	-	1.27	1.16	-	2.34
15	1.16	1.87	-	1.09	1.04	-	1.61	66	1.91	2.45	-	1.27	1.17	-	2.34
16	1.17	1.89	-	1.10	1.04	-	1.65	67	1.93	2.46	-	1.27	1.17	-	2.34
17	1.18	1.91	-	1.11	1.04	-	1.70	68	1.95	2.46	-	1.27	1.17	-	2.34
18	1.19	1.93	-	1.11	1.04	-	1.75	69	1.97	2.47	-	1.27	1.18	-	2.34
19	1.21	1.95	-	1.12	1.05	-	1.80	70	1.99	2.48	-	1.27	1.18	-	2.34
20	1.22	1.97	-	1.13	1.05	-	1.85	71	2.01	2.48	-	1.27	1.18	-	2.34
21	1.23	1.99	-	1.13	1.05	-	1.90	72	2.03	2.49	-	1.27	1.18	-	2.34
22	1.24	2.00	-	1.14	1.05	-	1.95	73	2.05	2.50	-	1.27	1.19	-	2.34
23	1.25	2.02	-	1.15	1.06	-	2.00	74	2.07	2.50	-	1.27	1.19	-	2.34
24	1.27	2.03	-	1.16	1.06	-	2.04	75	2.09	2.51	-	1.27	1.19	-	2.34
25	1.28	2.05	-	1.16	1.06	-	2.09	76	2.11	2.51	-	1.27	1.19	-	2.34
26	1.29	2.06	-	1.17	1.06	-	2.14	77	2.13	2.52	-	1.27	1.20	-	2.34
27	1.30	2.08	-	1.18	1.07	-	2.19	78	2.15	2.53	-	1.27	1.20	-	2.34
28	1.32	2.09	-	1.18	1.07	-	2.24	79	2.17	2.53	-	1.27	1.20	-	2.34
29	1.33	2.11	-	1.19	1.07	-	2.29	80	2.19	2.54	-	1.27	1.21	-	2.34
30	1.34	2.12	-	1.20	1.07	-	2.34	81	2.22	2.54	-	1.27	1.21	-	2.34
31	1.36	2.13	-	1.21	1.08	-	2.34	82	2.24	2.55	-	1.27	1.21	-	2.34
32	1.37	2.15	-	1.21	1.08	-	2.34	83	2.26	2.55	-	1.27	1.21	-	2.34
33	1.38	2.16	-	1.22	1.08	-	2.34	84	2.28	2.56	-	1.27	1.22	-	2.34
34	1.40	2.17	-	1.23	1.08	-	2.34	85	2.30	2.57	-	1.27	1.22	-	2.34
35	1.41	2.18	-	1.23	1.09	-	2.34	86	2.33	2.57	-	1.27	1.22	-	2.34
36	1.42	2.19	-	1.24	1.09	-	2.34	87	2.35	2.58	-	1.27	1.23	-	2.34
37	1.44	2.20	-	1.25	1.09	-	2.34	88	2.37	2.58	-	1.27	1.23	-	2.34
38	1.45	2.21	-	1.26	1.09	-	2.34	89	2.40	2.59	-	1.27	1.23	-	2.34
39	1.47	2.22	-	1.27	1.10	-	2.34	90	2.42	2.59	-	1.27	1.23	-	2.34
40	1.48	2.23	-	1.27	1.10	-	2.34	91	2.44	2.60	-	1.27	1.24	-	2.34
41	1.50	2.24	-	1.27	1.10	-	2.34	92	2.47	2.60	-	1.27	1.24	-	2.34
42	1.51	2.25	-	1.27	1.10	-	2.34	93	2.49	2.61	-	1.27	1.24	-	2.34
43	1.53	2.26	-	1.27	1.11	-	2.34	94	2.52	2.61	-	1.27	1.25	-	2.34
44	1.54	2.27	-	1.27	1.11	-	2.34	95	2.54	2.62	-	1.27	1.25	-	2.34
45	1.56	2.28	-	1.27	1.11	-	2.34	96	2.57	2.62	-	1.27	1.25	-	2.34
46	1.57	2.29	-	1.27	1.11	-	2.34	97	2.59	2.63	-	1.27	1.25	-	2.34
47	1.59	2.30	-	1.27	1.12	-	2.34	98	2.62	2.63	-	1.27	1.26	-	2.34
48	1.60	2.31	-	1.27	1.12	-	2.34	99	2.64	2.64	-	1.27	1.26	-	2.34
49	1.62	2.32	-	1.27	1.12	-	2.34	100+	2.67	2.64	-	1.27	1.26	-	2.34
50	1.63	2.33	-	1.27	1.12	-	2.34								

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

RESIDENCE CLASS

Model Results and Diagnostics

Peril	Residence Class	Variable Type	Modeled Results			Confidence Interval Diagnostics		
			Indicated Parameter	Standard Error	P - Value	Upper 95%	Lower 95%	Within Interval
Fire	**Primary or Secondary**	Discrete	0.041	0.031	<.0001	0.039	0.044	Yes
Liability	**Primary or Secondary**	Discrete	-0.413	0.003	<.0001	-0.415	-0.411	Yes
Theft	**Primary or Secondary**	Discrete	-0.563	0.003	<.0001	-0.566	-0.560	Yes
Water	**Primary or Secondary**	Discrete	0.006	0.105	<.0001	0.005	0.007	Yes
Other	**Primary or Secondary**	Discrete	0.034	0.091	<.0001	0.028	0.040	Yes
Wind	**Primary or Secondary**	Discrete	0.143	0.014	<.0001	0.139	0.147	Yes
Hurricane	**Not Modeled**							

Rebased Modeled Factor Relativities

Residence Class	Indicated Factors						
	Fire	Liability	Theft	Water	Other	Wind	Hurricane
Primary	1.00	1.00	1.00	1.00	1.00	1.00	-
Secondary	1.04	0.66	0.57	1.01	1.03	1.15	-

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

AGE OF OLDEST RESIDENT

Model Results and Diagnostics

Peril	Age of Oldest Resident	Variable Type	Lower Bound	Upper Bound	Polynomial Term	Modeled Results			Confidence Interval Diagnostics		
						Indicated Parameter	Standard Error	P - Value	Upper 95%	Lower 95%	Within Interval
Fire	Age of Oldest Resident	Continuous	25	1000	1	0.474	0.005	<.0001	0.469	0.479	Yes
Liability	Not Modeled	-									
Theft	Not Modeled	-									
Water	Not Modeled	-									
Other	Not Modeled	-									
Wind	Not Modeled	Continuous	20	100	1	0.714	0.006	<.0001	0.705	0.722	Yes
Hurricane	Not Modeled	-									

Rebased Modeled Factor Relativities

| Age of Oldest Resident	Fire	Liability	Theft	Water	Other	Wind	Hurricane	Age of Oldest Resident	Fire	Liability	Theft	Water	Other	Wind	Hurricane
25 or less	1.00	-	-	-	-	1.00	-	63	1.20	-	-	-	-	1.31	-
26	1.00	-	-	-	-	1.01	-	64	1.20	-	-	-	-	1.32	-
27	1.01	-	-	-	-	1.01	-	65	1.21	-	-	-	-	1.33	-
28	1.01	-	-	-	-	1.02	-	66	1.21	-	-	-	-	1.34	-
29	1.02	-	-	-	-	1.03	-	67	1.22	-	-	-	-	1.35	-
30	1.02	-	-	-	-	1.04	-	68	1.23	-	-	-	-	1.36	-
31	1.03	-	-	-	-	1.04	-	69	1.23	-	-	-	-	1.37	-
32	1.03	-	-	-	-	1.05	-	70	1.24	-	-	-	-	1.38	-
33	1.04	-	-	-	-	1.06	-	71	1.24	-	-	-	-	1.39	-
34	1.04	-	-	-	-	1.07	-	72	1.25	-	-	-	-	1.40	-
35	1.05	-	-	-	-	1.07	-	73	1.26	-	-	-	-	1.41	-
36	1.05	-	-	-	-	1.08	-	74	1.26	-	-	-	-	1.42	-
37	1.06	-	-	-	-	1.09	-	75	1.27	-	-	-	-	1.43	-
38	1.06	-	-	-	-	1.10	-	76	1.27	-	-	-	-	1.44	-
39	1.07	-	-	-	-	1.11	-	77	1.28	-	-	-	-	1.45	-
40	1.07	-	-	-	-	1.11	-	78	1.29	-	-	-	-	1.46	-
41	1.08	-	-	-	-	1.12	-	79	1.29	-	-	-	-	1.47	-
42	1.08	-	-	-	-	1.13	-	80	1.30	-	-	-	-	1.48	-
43	1.09	-	-	-	-	1.14	-	81	1.30	-	-	-	-	1.49	-
44	1.09	-	-	-	-	1.15	-	82	1.31	-	-	-	-	1.50	-
45	1.10	-	-	-	-	1.15	-	83	1.32	-	-	-	-	1.51	-
46	1.10	-	-	-	-	1.16	-	84	1.32	-	-	-	-	1.52	-
47	1.11	-	-	-	-	1.17	-	85	1.33	-	-	-	-	1.53	-
48	1.12	-	-	-	-	1.18	-	86	1.33	-	-	-	-	1.55	-
49	1.12	-	-	-	-	1.19	-	87	1.34	-	-	-	-	1.56	-
50	1.13	-	-	-	-	1.20	-	88	1.35	-	-	-	-	1.57	-
51	1.13	-	-	-	-	1.20	-	89	1.35	-	-	-	-	1.58	-
52	1.14	-	-	-	-	1.21	-	90	1.36	-	-	-	-	1.59	-
53	1.14	-	-	-	-	1.22	-	91	1.37	-	-	-	-	1.60	-
54	1.15	-	-	-	-	1.23	-	92	1.37	-	-	-	-	1.61	-
55	1.15	-	-	-	-	1.24	-	93	1.38	-	-	-	-	1.62	-
56	1.16	-	-	-	-	1.25	-	94	1.39	-	-	-	-	1.64	-
57	1.16	-	-	-	-	1.26	-	95	1.39	-	-	-	-	1.65	-
58	1.17	-	-	-	-	1.27	-	96	1.40	-	-	-	-	1.66	-
59	1.17	-	-	-	-	1.27	-	97	1.41	-	-	-	-	1.67	-
60	1.18	-	-	-	-	1.28	-	98	1.41	-	-	-	-	1.68	-
61	1.19	-	-	-	-	1.29	-	99	1.42	-	-	-	-	1.70	-
62	1.19	-	-	-	-	1.30	-	100+	1.43	-	-	-	-	1.71	-

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

LIFT CHARTS

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Hurricane
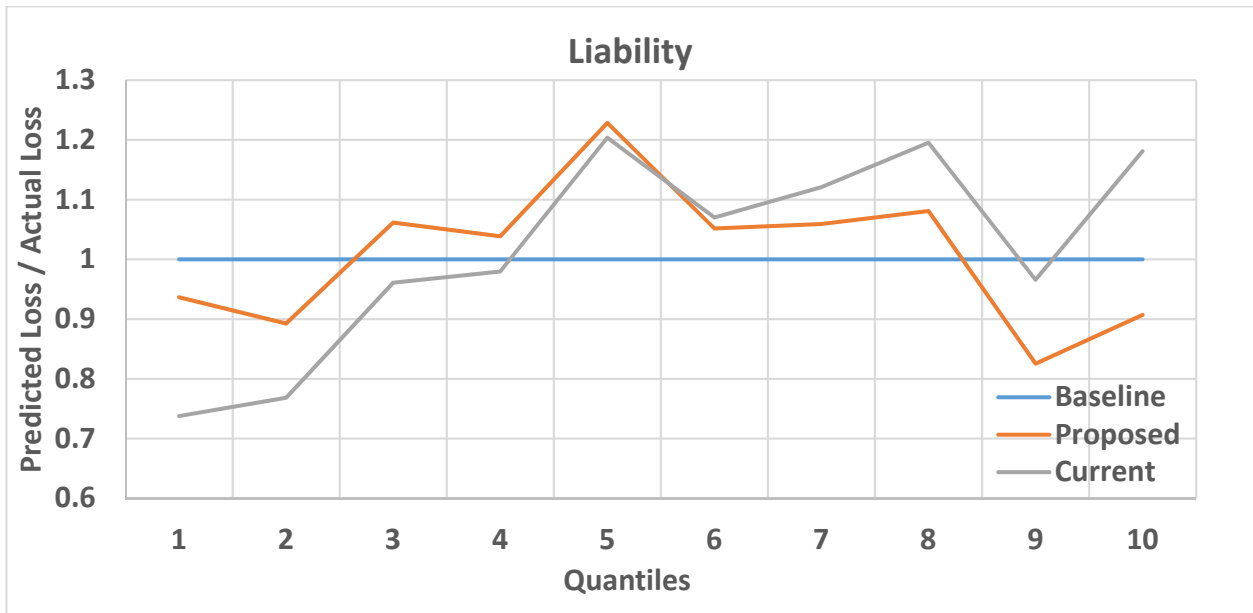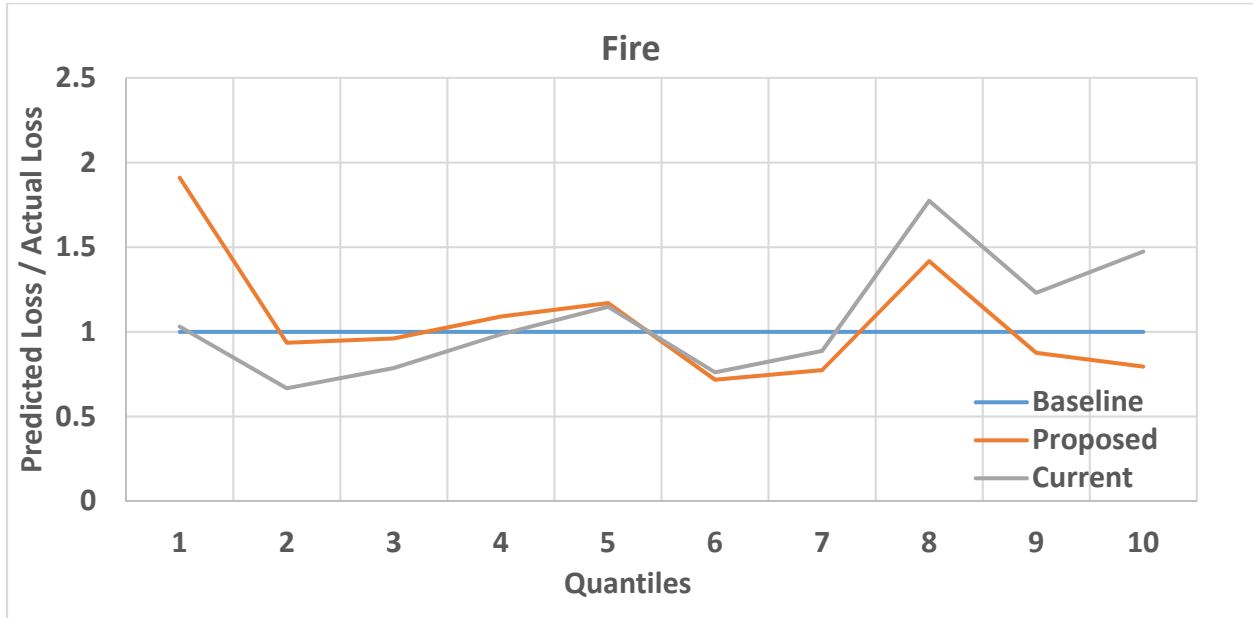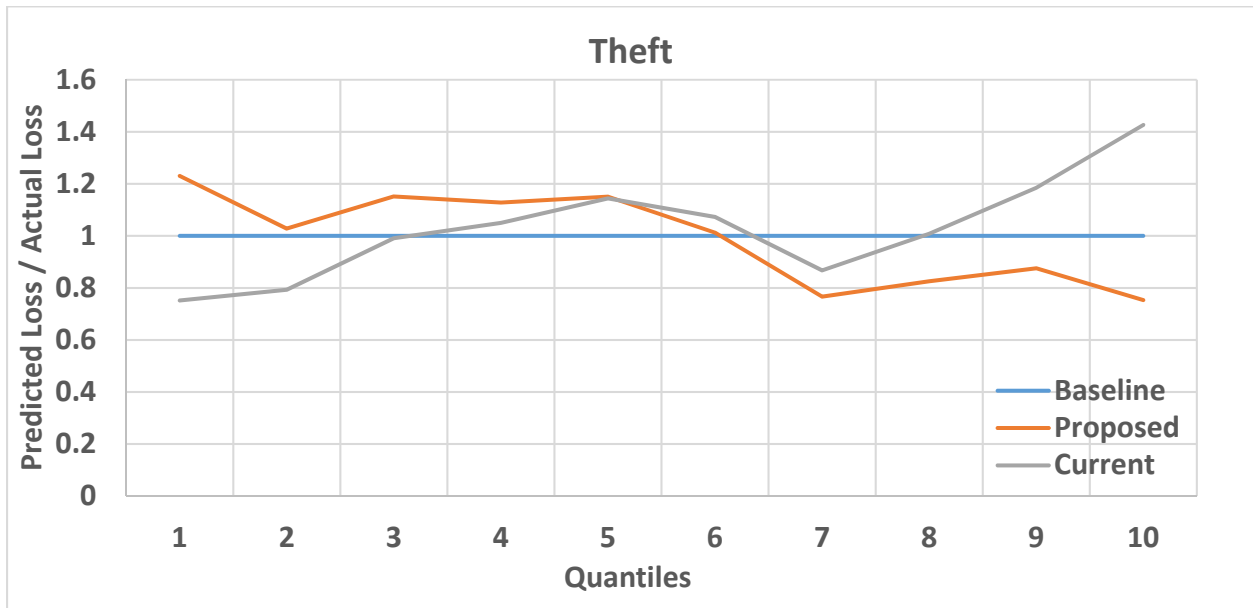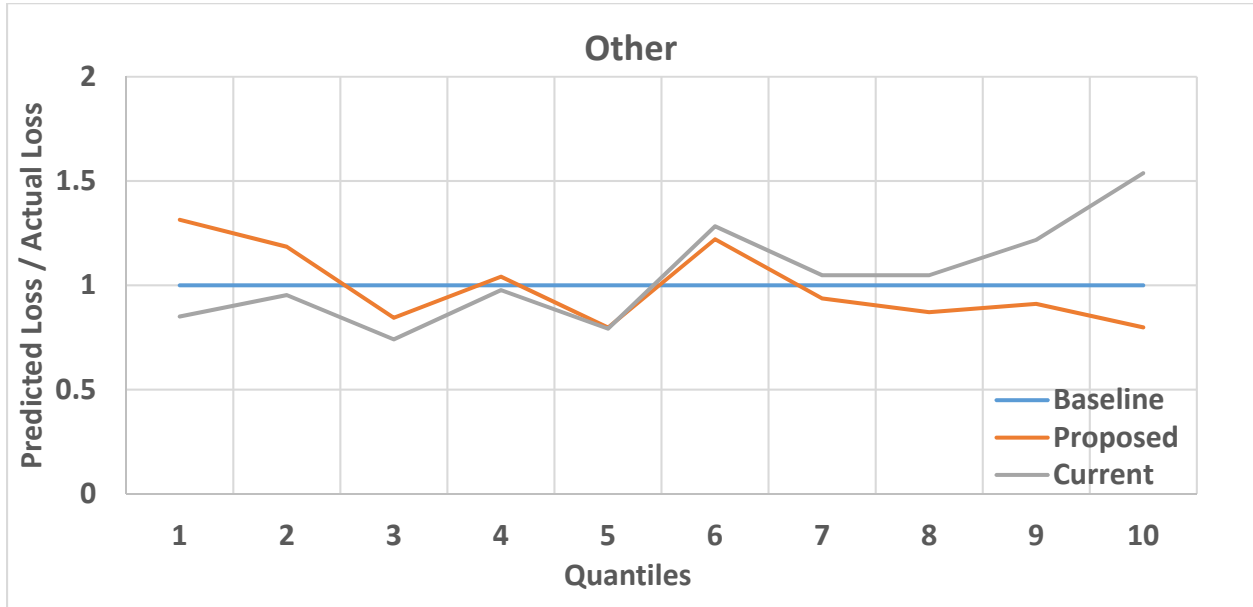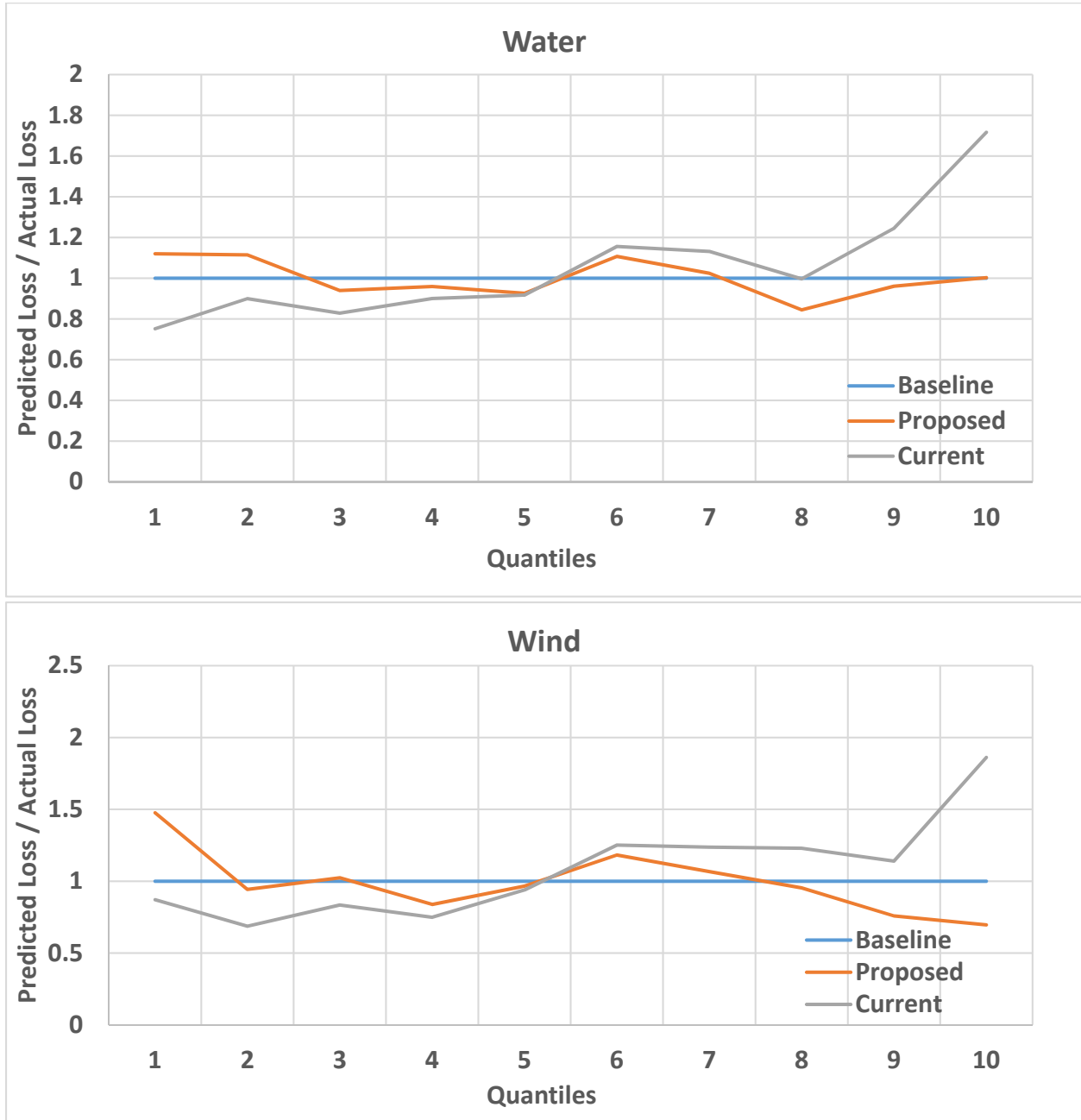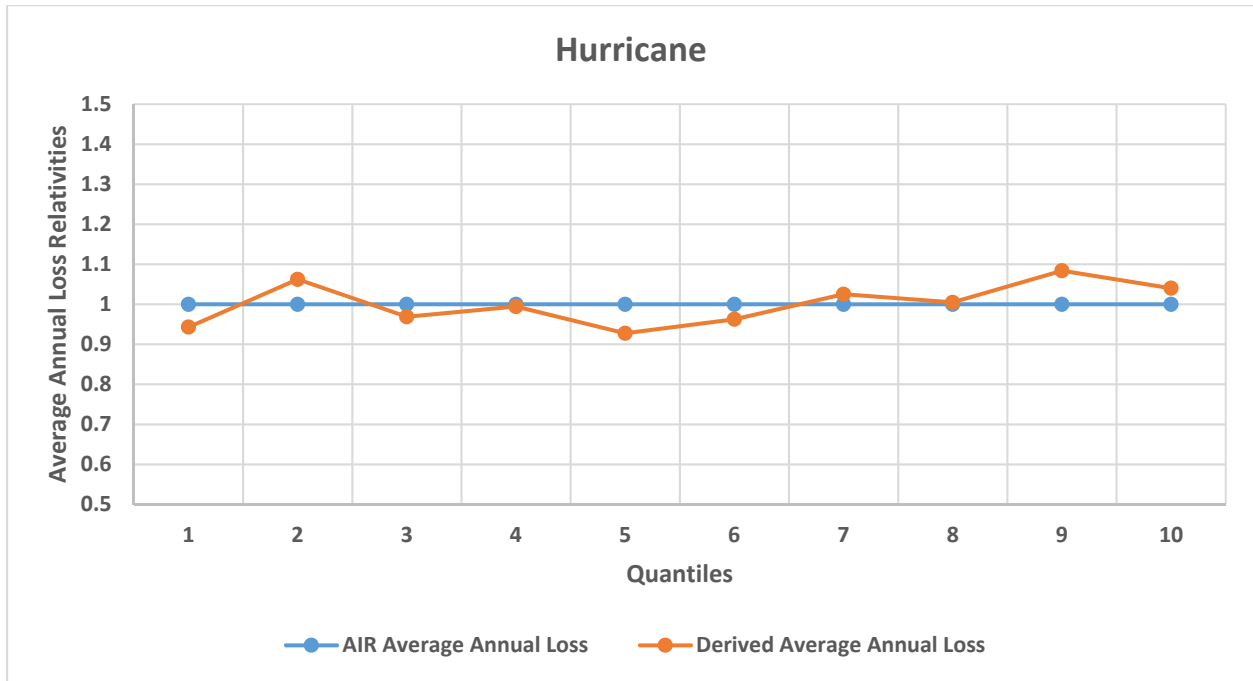
ATTACHMENT III

Rating Plan Changes

**ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA**

SUMMARY OF RATING PLANS

With the implementation of the Allstate Condominium Redesign, the below rating variables are utilized for all new policies written on or after the implementation of this filing. All-peril indicated factors were calculated as the state loss peril weighted indicated GLM factors. Below are brief descriptions; more information can be found in the Rule pages.

Amount of Insurance represents the limits that are selected by the policyholder. The factors selected for this rating variable are those indicated from the GLM. The selected factors are displayed in the Rate pages.

Claim Rating contemplates the three year claim history of the insured within four buckets: fire; theft, liability, or vandalism; all other; and water. The fire and all other claim factors selected for this rating plan are indicated from the GLM. The theft, liability, or vandalism and water claim factors selected for this rating plan are lower than indicated from the GLM to mitigate policyholder impacts resulting from a claim. The indicated and selected factors are shown on **Attachment III, Exhibit A**.

Personal Property Reimbursement Provision extends the Personal Property Protection provided under the policy to a Replacement Cost basis for an additional premium. The selected factor is the current District of Columbia Allstate Insurance Company Personal Property Reimbursement Provision Factor. The selected factor is displayed in the Rate pages.

Condominium Rate Adjustment Factor applies an identical factor to all new policies written on or after the implementation of this filing and is equivalent to adjusting the base rate. This factor was determined in order to target the indicated overall rate level. The selected factor is displayed in the Rate pages.

Construction Type is grouped into "Brick" or "Frame and All Other". The factors selected for this rating variable are the indicated factors from the GLM. The indicated and selected factors are shown on **Attachment III, Exhibit A**.

Rating Group reflects the named insured and spouse's insurance score. The factors selected for this rating plan are the indicated factors from the GLM based on an updated algorithm. These factors are displayed in the Rate pages.

Age of Condominium combines the effects of the Age of Condominium at Policy Inception and Age of Condominium since Policy Inception. The factors selected for this rating variable are the weighted total of indicated factors for the "at policy inception age groups" from the GLM. The Age since Policy Inception factors are created from the resulting slope of the Age of Condominium GLM factors. The selected factors are displayed in the Rate pages.

Condominium Residence Class further divides the dwelling into various residence types. More information on the residence types can be found in Rule 31. Both the secondary residence and primary owns secondary factors are GLM indicated. Rented residences were not included in the GLM and factors were selected based on current countrywide Weeks Rented factors and actuarial judgment. The selected factors are displayed in the rate pages.

Age of Oldest Resident considers the maximum age of the named insured or spouse. The factors selected for this rating variable are those indicated from the GLM. The selected factors are displayed in the Rate pages.

Canine Factor is a factor applied when the insured keeps a dog in or around the residence premises. The factor for this rating plan has been selected as 1.0000. The factor will be evaluated and modified as data becomes available.

Condominium Floor Rating is defined as the livable level on which the insured dwelling is located. The factors for this rating plan have been selected as 1.0000. The factors will be evaluated and modified as data becomes available.

Square Footage represents the exterior dimensions of the heated, above ground, living space and built-in garages, if any (excludes basements, attached garages, detached garages, and porches). The factors for this rating plan have been selected as 1.0000. The factors will be evaluated and modified as data becomes available.

Roof Shape is grouped into "Flat" or "All Other." The factors for this rating plan have been selected as 1.0000. The factors will be evaluated and modified as data becomes available.

Condominium Type Factor is described in the Rule pages. The factors for this rating plan have been selected as 1.0000. The factors will be evaluated and modified as data becomes available.

Number of Occupants is defined as the number of people who regularly reside in the dwelling. The factors for this rating plan have been selected as 1.0000. The factors will be evaluated and modified as data becomes available.

Number of Bathrooms is defined as the count of 1/2, 3/4, and full bathrooms in the insured dwelling. The factors for this rating plan have been selected as 1.0000. The factors will be evaluated and modified as data becomes available.

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

DISCOUNTS

With the implementation of the Allstate Condominium Redesign, the below discounts are utilized for all new policies written on or after the implementation of this filing. Below are brief descriptions; more information can be found in the Rule pages.

Claim Free Discount grants policyholders lower rates for each year of being claim-free, up to five years. The factors selected for this rating variable were based on the indicated factors from the GLM and actuarial judgment. The indicated and selected factors are shown on **Attachment III, Exhibit A**.

Responsible Payment Discount combines the payment history of the insured, the payment type, and the number of mortgages on the insured dwelling. Payment history and payment type factors are those indicated in the GLM. Due to lack of modeling data, the number of mortgages factors and paid in full factors were selected based on actuarial judgment and business considerations. The indicated and selected factors are shown on **Attachment III, Exhibit A**. Note that selected factors were adjusted to remove any surcharge for late paying escrow accounts. The discount amount will be evaluated and modified as data becomes available.

Multiple Policy Discount provides additional rate reduction for each category of supporting business insured with Allstate. As described in **Attachment II**, the auto supporting line factor was fixed in the model. The home supporting line factor selected is indicated from the GLM. All other supporting line factors are selected based on business considerations. The indicated and selected factors are shown on **Attachment III, Exhibit A**.

Home Buyer Discount affords a lower rate for insureds who recently purchased a home. The factors selected for this rating variable are based on those indicated from the GLM and business considerations. The indicated and selected factors are shown on **Attachment III, Exhibit A**.

Protective Device Discount offers savings to homes with fire, theft, and water prevention devices or services. The factors selected for this rating variable are those indicated from the GLM with the exception of water protective devices as data was not available. The indicated and selected factors are shown on **Attachment III, Exhibit A**.

Smoke-Free Discount applies to a non-smoking household. The factor for this rating plan has been selected as 1.000. The discount amount will be evaluated and modified as data becomes available.

Early Signing Discount requires an applicant to bind coverage seven days prior to the effective date of the policy. Selected factors are displayed in the Rate pages. The discount amount will be evaluated and modified as data becomes available.

Allstate® Easy Pay Plan Discount is applied when the policy premium is paid through the Allstate® Easy Pay Plan. Selected factors are displayed in the Rate pages. The discount amount will be evaluated and modified as data becomes available.

The Good Hands People® Discount is applied when a named insured or spouse is a qualifying member of an approved group. Selected factors are displayed in the Rate pages.

Loyalty Discount provides a lower rate for policies renewing with Allstate. Selected factors are displayed in the Rate pages.

Welcome Discount affords a discounted rate for new business. Selected factors are displayed in the Rate pages.

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

ENHANCED PACKAGE

This optional package will provide a collection of features that allow individual customers to benefit by purchasing based on their specific needs. Enhanced Package can be purchased by the District of Columbia's Allstate Condominium Redesign customers for an additional premium.

The Enhanced Package Option will include the base District of Columbia Allstate Redesign product as well as:
- Claim-Free Bonus
- Claim Rate Guard

A 2013 calendar year snapshot of policyholder characteristics and associated claim information in the District of Columbia was used in the analysis of the implemented factors.

Claim-Free Bonus:
For policies who purchase the Enhanced Package option, 5% of the policy's Base Premium will be returned to the insured if there are no chargeable claims assigned to the policy in the twelve months ending 45 days prior to the renewal effective date of the policy. Please refer to the Rule pages for further details.

Claim Rate Guard:
With this feature, a claim occurring while the policy has the Enhanced Package option will not cause the loss of the Claim Free Discount, if applicable, or the application of any surcharges if certain criteria are met. Please refer to the Rule pages for further details.

Support for the selected factors is included in **Attachment III, Exhibit B**. For additional information please see the associated forms filing.

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

DEDUCTIBLES

With this filing, Allstate will be introducing additional deductible options.

Deductible factors were calculated based on incurred losses from countrywide Allstate Condominium Group data, which includes Allstate Indemnity Company, Allstate Insurance Company, Allstate New Jersey Insurance Company, and Castle Key Insurance Company from accident years 2004 to 2013. Losses were evaluated as of March 31, 2014. The countrywide factors were developed by evaluating the loss elimination ratios of claims by peril, similar to that of the methodology outlined in "Basic Ratemaking" (5th edition, 2016) by Geoff Werner, FCAS, MAAA and Claudine Modlin, FCAS, MAAA. The District of Columbia's indicated all-peril deductible factors are a loss-weighted average of the countrywide by-peril factors and the District of Columbia's peril distribution. Selections were made based on indicated factors from the loss elimination ratio analysis.

The indicated and selected factors are shown on **Attachment III, Exhibit A**. Please see the Deductible sections of the Rules and Rates manual for additional information.

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

MINIMUM PREMIUM

With this filing, Allstate is implementing a minimum premium for Condominium policies in District of Columbia AVPIC. The proposed minimum premium of $160 was calculated as the projected fixed expenses, minimum expected loss and loss adjustment expenses, loaded for variable expenses and profit.

For further details on premium determination, please refer to the Rate Pages of the Rules and Rates manual.

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

CLAIM RATING

Claim Type	Indicated Factor*	Selected Factor
0 Group D	1.000	1.000
1 Group D	1.039	1.039
2 Group D	1.080	1.080
3 Group D	1.122	1.122
4 Group D	1.166	1.166
5+ Group D	1.211	1.211

Claim Type	Indicated Factor*	Selected Factor
0 Group E	1.000	1.000
1 Group E	1.204	1.102
2 Group E	1.458	1.219
3 Group E	1.767	1.348
4 Group E	2.140	1.490
5+ Group E	2.593	1.648

Claim Type	Indicated Factor*	Selected Factor
0 Group F	1.000	1.000
1 Group F	1.016	1.016
2 Group F	1.034	1.034
3 Group F	1.051	1.051
4 Group F	1.070	1.070
5+ Group F	1.088	1.088

Claim Type	Indicated Factor*	Selected Factor
0 Group G	1.000	1.000
1 Group G	1.294	1.149
2 Group G	1.713	1.335
3 Group G	2.268	1.551
4 Group G	3.003	1.802
5+ Group G	3.976	2.094

*All-peril indicated factors are state loss peril weighted.

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

CONSTRUCTION TYPE

Construction Type	Indicated Factor*	Selected Factor
Brick	0.8797	0.8797
Frame and All Other	1.0000	1.0000

*All-peril indicated factors are state loss peril weighted

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

CLAIM FREE DISCOUNT

Number of Years Claim Free	Indicated Factor*	Selected Factor
0	1.00	1.00
1	0.90	0.95
2	0.87	0.90
3	0.85	0.88
4	0.77	0.84
5+	0.69	0.80

*All-peril indicated factors are state loss peril weighted

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

RESPONSIBLE PAYMENT DISCOUNT

Payment Type	(1) Indicated Factor*	(4) Selected Factor
Insured Installment	1.0000	1.0000
Escrow	0.9725	0.9725
Insured Paid in Full	N/A	0.9500

Number of Mortgages	(2) Indicated Factor	(5) Selected Factor
0	N/A	1.0000
1	N/A	1.0000
2+	N/A	1.0000

Payment History	(3) Indicated Factor*	(6) Selected Factor
Good	0.8867	0.8867
Cancellation	1.0000	1.0000

Group	Payment Type	Number of Mortgages	Payment History	(7) = (1) x (2) x (3) Indicated Factor**	(8) = (4) x (5) x (6) Selected Factor
1	inst	0	good	0.8867	0.89
2	inst	1	good	0.8867	0.89
3	inst	2+	good	0.8867	0.89
4	esc	0	good	0.8623	0.86
5	esc	1	good	0.8623	0.86
6	esc	2+	good	0.8623	0.86
7	full	0	good	0.8867	0.84
8	full	1	good	0.8867	0.84
9	full	2+	good	0.8867	0.84
10	inst	0	cancel	1.0000	1.00
11	inst	1	cancel	1.0000	1.00
12	inst	2+	cancel	1.0000	1.00
13	esc	0	cancel	0.9725	0.86
14	esc	1	cancel	0.9725	0.86
15	esc	2+	cancel	0.9725	0.86
16	full	0	cancel	1.0000	0.95
17	full	1	cancel	1.0000	0.95
18	full	2+	cancel	1.0000	0.95

*All-peril indicated factors are state loss peril weighted.

** N/A treated as 1.000 in the product.

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

MULTIPLE POLICY DISCOUNT

Supporting Lines	Indicated Factor*	Selected Factor
Auto	0.15	0.15
Personal Umbrella Policy	N/A	0.02
Motorcycle/Off-Road Vehicle/Rec Vehicle/Motor Home/Boatowners	N/A	0.02
Owners	0.05	0.05
Renters	N/A	0.02
Condominium	N/A	0.02
Landlords Package Policy	N/A	0.02
Mobilehome/Manufactured Home	N/A	0.02
Life/Mortgage Term	N/A	0.02

*All-peril indicated factors are state loss peril weighted.

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

HOME BUYER DISCOUNT

Years since Purchase/Completion	Indicated Factor*	Selected Factor
0	0.98	0.98
1	0.98	0.99
2	0.98	0.99
3	0.98	0.99
4	0.99	0.99
5+	1.00	1.00

*All-peril indicated factors are state loss peril weighted.

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

PROTECTIVE DEVICE DISCOUNT

Combined factors are displayed in the rate pages

Fire	Indicated Factor*	Selected Factor
None	1.000	1.000
Low/Medium	0.990	0.990
High	0.853	0.853

Theft	Indicated Factor*	Selected Factor
None	1.000	1.000
Low/Medium	0.982	0.982
High	0.982	0.982

Water	Indicated Factor	Selected Factor
None	N/A	1.000
Low/Medium	N/A	0.980
High	N/A	0.980

*All-peril indicated factors are state loss peril weighted.

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

DEDUCTIBLE

Deductible	Indicated Factor*	Selected Factor
250	1.025	1.025
500	1.000	1.000
750	0.970	0.970
1000	0.948	0.948
1500	0.899	0.899
2000	0.858	0.858
2500	0.821	0.821
3000	0.789	0.789
5000	0.692	0.692

*All-peril indicated factors are state loss peril weighted.

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

ALLSTATE ENHANCED PACKAGE
CLAIM FREE BONUS

(1) % of written premium attributed to policies that are claim-free,
    remain with Allstate for the entire policy period, and therefore,
    would receive the 5% bonus   89.9%

(2) Reduction in premium due to Claim-Free Bonus
    { (1) * 0.05 }   4.5%

(3) Ratio of Average Total Component Premium and Fixed Expense   1.32
    to Average Total Component Premium

(4) Estimated premium charge for the Claim-Free Bonus   6.3%
    { 1 / [1 - (2) * (3)] - 1 }

(5) Discount factor to adjust premium to beginning of policy period   0.972
    { exp (- 0.028) }

(6) Estimated variable premium charge for the Claim-Free Bonus   6.1%
    { [(4) * (5)] }

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

ALLSTATE ENHANCED PACKAGE
CLAIM RATE GUARD

(1) Average Claim Rating Factor without Claim RateGuard[SM]   0.819

(2) Average Claim Rating Factor with Claim RateGuard[SM]   0.802

(3) Estimated premium charge for the Claim RateGuard[SM]   2.1%
  { (1) / (2) - 1 }

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

ALLSTATE ENHANCED PACKAGE
INDICATED & SELECTED COST OF ENDORSEMENT

(1) Claim-Free Bonus	6.1%
(2) Claim RateGuard^{SM}	2.1%
(3) Total Indicated Cost { [1 + (1)] * [1 + (2)] - 1 }	8.4%
Selected Cost	8.4%

ATTACHMENT IV

Loss Assessment Coverage

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

LOSS ASSESSMENTS COVERAGE

With the introduction of the Allstate Condominium Redesign, Loss Assessments Coverage included in the base policy is being increased to 30% of the Coverage C limit. In addition, Loss Assessments Coverage covers any portion of the association of all unit owners' master policy deductible charged to the insured as a result of a loss to the Condominium property. The necessary premium required for Allstate to provide the increase in coverage will be added to policyholders' base rate. Please note that the current Extended Protection Coverage offered in District of Columbia AIC will no longer be available as a separate optional endorsement but will instead be automatically offered under the new Loss Assessments Coverage.

An insured has the option to purchase more or less coverage for Loss Assessments Coverage (Coverage G) than is included in the base policy for an additional charge or reduction in premium. Loss Assessments buy up/down rates are being introduced at the same rates as the Coverage A buy up/down premium amount. The selected rates are displayed in the Rate pages.

ATTACHMENT V

Additional Coverages

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

COVERAGE A

An insured has the option to purchase more or less coverage for Building Property Protection (Coverage A) than is included in the base policy for an additional charge or reduction in premium. This coverage is provided at a percent of the Coverage C (the Amount of Insurance) limit; the base policy for the Allstate Vehicle and Property Insurance Company includes Coverage A at 30% of Coverage C.

Accident years 2010 through 2014 countrywide loss and exposure data, evaluated as of December 31, 2015, was used in the analysis of the implemented factors. Losses are adjusted for loss development and trending. Losses exceeding the base Coverage A limit by claim are aggregated as the additional Coverage A loss. Limits exceeding the base Coverage A limit are adjusted by the amount of exposures earned and aggregated as the additional Coverage A limit. Indicated premium per $1,000 of additional coverage is calculated as the ratio of additional Coverage A loss to the additional Coverage A limit. The indicated premium is then loaded for expenses and profit. Selected rates are displayed in the Rate pages.

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

COVERAGE D

An insured has the option to purchase more or less coverage for Additional Living Expenses (Coverage D) than is included in the base policy for an additional charge or reduction in premium. Coverage D is provided as a percentage of the Coverage C (the Amount of Insurance) limit; the base policy in Allstate Vehicle and Property Insurance Company includes Coverage D at 20% of Coverage C.

Accident years 2004 through 2013 countrywide loss and exposure data, evaluated at March 31, 2014 was used in the analysis of the implemented factors. Losses are adjusted for loss development and trending. From this data, a countrywide analysis is performed to price this coverage.

The pricing is based on the various dollar amounts of coverage afforded resulting from the combinations of the Coverage C limit and the selected amount of coverage purchased relative to the Coverage C limit. This is achieved by calculating the average loss per exposure, where losses are capped at the total amount of coverage afforded. To ensure a smooth progression of rates and avoid reversals, logarithmic curves are fit to a common coverage limit selection for Coverage D; this relationship is then used to populate the entire pricing grid for all percentage of Coverage C selections.

The pure premiums, loaded for expenses and profit, are then adjusted to account for differing loss propensity and Coverage C limit distributions between the District of Columbia and countrywide. The adjustment applied to the countrywide rates is calculated as the pure premium for the base coverage amount for the District of Columbia divided by the pure premium for the countrywide base coverage amount. Final rates, which can be found in the Rate pages, reflect the incremental difference in cost between the selected coverage amount and the 20% base coverage amount for Coverage D.

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

COVERAGE X AND Y

An insured has the option to purchase more coverage for Family Liability Protection (Coverage X) and Guest Medical Protection (Coverage Y) than is included in the base policy for an additional charge in premium. The base policy in Allstate Vehicle and Property Insurance Company includes Coverage X at $100,000 and Coverage Y at $1,000.

For Coverage X, accident years 2009 to 2015 countrywide data, evaluated as of June 30, 2015 was used in the analysis of the implemented additional premiums. Losses are adjusted for loss development and trending. Increased limit factors are calculated using the ratio of countrywide pure premium to the base pure premium between the various limit options for Coverage X. The District of Columbia-specific pure premium at base coverage, loaded for expenses and profit, is then multiplied by the increased limit relativities at the various limit options. Additional premiums at various limit options are those indicated.

Coverage Y limits are being introduced at the same premium amount that currently exists in Allstate Insurance Company.

The rates associated with the various limit options for Coverage X and Coverage Y can be found in the Rate pages. Only limits listed in the Rate pages are available for purchase.

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

OPTIONAL COVERAGES AND ENDORSEMENTS

The following optional coverages and endorsements are being introduced with the District of Columbia's Allstate Condominium Redesign:
  o Water Back-up Endorsement
  o Building Codes Coverage

The rates for the Water Back-up Endorsement were based on a competitive analysis. The rates for Building Codes Coverage were selected based on District of Columbia Allstate Property and Casualty Company homeowners rates in addition to actuarial judgement. These rates will be evaluated and modified as experience data deems appropriate.

The following endorsements are also being introduced with the District of Columbia's Allstate Condominium Redesign:
  o Rental Host Protection Endorsement*
  o Personal Injury Coverage Endorsement
  o Electronic Data Recovery Endorsement
  o Green Improvement Reimbursement Endorsement

The rates for Extended Coverage on Jewelry, Watches and Furs, Fire Department Charges, and Increased Coverage on Theft of Silverware are being adjusted with the District of Columbia's Allstate Condominium Redesign implementation because of an increase in the inside limits on the base policy. The rates for these coverages were calculated by adjusting the rates from the currently open Allstate Insurance Company.

The following optional coverages and endorsements' rates are being maintained with the District of Columbia's Allstate Condominium Redesign implementation from the District of Columbia Allstate Insurance Company:
  o Increased Coverage on Business Property
  o Extended Coverage on Cameras
  o Identity Theft Expense
  o Extended Coverage on Musical Instruments
  o Extended Coverage on Sports Equipment

For more information regarding these coverages, please refer to the associated forms filing F16626.

*Automatically included if the insured indicates they temporarily rent

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

NET COST OF REINSURANCE

The Net Cost of Reinsurance (NCOR) Rate Adjustment Factor (RAF) has been set equal to the current District of Columbia AIC Condominium NCOR RAF.

For the new deductible options where current base charges were not already available, linear interpolation and extrapolation were used to determine the base charges.

Attachment VI

Summary of Manual Changes

ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY
CONDOMINIUM
DISTRICT OF COLUMBIA

SUMMARY OF MANUAL CHANGES

Rules Manual:

Page C-1 to Page C-2 -   Implemented Index

Page C1-1 to Page C31-5 -   Implemented Rules

Rates Manual:

PCP-1 to PCP-7 -   Implemented Premium Calculation Pages

RFP-1 to RFP-6 -   Implemented Rate Factor Pages

NCOR-1 -   Implemented Net Cost of Reinsurance Pages

SRP-1 to SRP-4 -   Implemented Supplementary Rate Pages

CAFP-1 to CAFP-11 -   Implemented Condominium Array Factor Pages

ZD-1 to ZD-3 -   Implemented Zone Definition Pages